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► **B**                      **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)

(OJ L 191, 28.6.2014, p. 1)

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► <b><u>M2</u></b>	Commission Implementing Regulation (EU) 2015/227 of 9 January 2015	L 48	1	20.2.2015
► <b><u>M3</u></b>	Commission Implementing Regulation (EU) 2015/1278 of 9 July 2015	L 205	1	31.7.2015
► <b><u>M4</u></b>	Commission Implementing Regulation (EU) 2016/313 of 1 March 2016	L 60	5	5.3.2016
► <b><u>M5</u></b>	Commission Implementing Regulation (EU) 2016/322 of 10 February 2016	L 64	1	10.3.2016
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- **C1**      Corrigendum, OJ L 210, 7.8.2015, p. 38 (2015/1278)  
► **C2**      Corrigendum, OJ L 95, 9.4.2016, p. 17 (2016/322)

**▼B****COMMISSION IMPLEMENTING REGULATION (EU)  
No 680/2014****of 16 April 2014****laying down implementing technical standards with regard to  
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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**

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

- (a) own funds requirements and financial information according to Article 99 of Regulation (EU) No 575/2013;
  - (b) losses stemming from lending collateralised by immovable property according to Article 101(4)(a) of Regulation (EU) No 575/2013;
  - (c) large exposures and other largest exposures according to Article 394(1) of Regulation (EU) No 575/2013;
  - (d) leverage ratio according to Article 430 of Regulation (EU) No 575/2013;
  - (e) liquidity Coverage requirements and Net Stable Funding requirements according to Article 415 of Regulation (EU) No 575/2013;
- ▼M1**
- (f) asset encumbrance according to Article 100 of Regulation (EU) No 575/2013;
- ▼M4**
- (g) additional liquidity monitoring metrics according to Article 415(3)(b) of Regulation (EU) No 575/2013.

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## CHAPTER 2

**REPORTING REFERENCE AND REMITTANCE DATES AND  
REPORTING THRESHOLDS***Article 2***Reporting reference dates**

1. Institutions shall submit information to competent authorities as it stands on the following reporting reference dates:
  - (a) Monthly reporting: on the last day of each month;
  - (b) Quarterly reporting: 31 March, 30 June, 30 September and 31 December;
  - (c) Semi-annual reporting: 30 June and 31 December;
  - (d) Annual reporting: 31 December.

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

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

*Article 3***Reporting remittance dates**

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

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

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

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

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

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

*Article 4***Reporting thresholds — entry and exit criteria**

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

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

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

## CHAPTER 3

**FORMAT AND FREQUENCY OF REPORTING ON OWN FUNDS, OWN FUNDS REQUIREMENTS AND FINANCIAL INFORMATION***SECTION 1****Format and frequency of reporting on own funds and own funds requirements****Article 5***Format and frequency of reporting on own funds and on own funds requirements for institutions on an individual basis, except for investment firms subject to article 95 and 96 of Regulation (EU) No 575/2013**

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

- (a) Institutions shall submit the following information with a quarterly frequency:
- (1) the information relating to own funds and own funds requirements as specified in templates 1 to 5 of Annex I, according to the instructions in Part II point 1 of Annex II;
  - (2) the information on credit risk and counterparty credit risk exposures treated under the Standardised Approach as specified in template 7 of Annex I, according to the instructions in Part II point 3.2 of Annex II;
  - (3) the information on credit risk and counterparty credit risk exposures treated under the Internal Rating Based Approach as specified in template 8 of Annex I, according to the instructions in Part II point 3.3 of Annex II;
  - (4) the information on the geographical distribution of exposures by country as specified in template 9 of Annex I, according to the instructions in Part II point 3.4 of Annex II, where non-domestic original exposures in all 'non-domestic' countries in all exposures classes, as reported in row 850 of template 4 of Annex I, are equal or higher than 10 % of total domestic and non-domestic original exposures as reported in row 860 of template 4 of Annex I. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. The entry and exit criteria of Article 4 shall apply;



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- (5) the information on equity exposures treated under the Internal Ratings Based Approach as specified in template 10 of Annex I, according to the instructions in Part II point 3.5 of Annex II;
  - (6) the information on settlement risk as specified in template 11 of Annex I, according to the instructions in Part II point 3.6 of Annex II;
  - (7) the information on securitisations exposures treated under the Standardised Approach as specified in template 12 of Annex I, according to the instructions in Part II point 3.7 of Annex II;
  - (8) the information on securitisation exposures treated under the Internal Rating Based Approach as specified in template 13 of Annex I, according to the instructions in Part II point 3.8 of Annex II;
  - (9) the information on own funds requirements and losses relating to operational risk as specified in template 16 of Annex I, according to the instructions in Part II point 4.1 of Annex II;
  - (10) the information on own funds requirements relating to market risk as specified in templates 18 to 24 of Annex I, according to the instructions in Part II point 5.1 to 5.7 of Annex II;
  - (11) the information on own funds requirements relating to credit valuation adjustment risk as specified in template 25 of Annex I, according to the instructions in Part II point 5.8 of Annex II.
- (b) Institutions shall submit the following information with a semi-annual frequency:

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

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

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- (2) the information on material losses regarding operational risk in the following manner:
  - (a) institutions which calculate own funds requirements relating to operational risk according to Chapters 3 or 4 of Title III of Part 3 of Regulation (EU) No 575/2013 shall report this information as specified in template 17 of Annex I, according to the instructions in Part II point 4.2 of Annex II;

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- (b) institutions which calculate own funds requirements relating to operational risk according to Chapter 3 of Title III of Part 3 of Regulation (EU) No 575/2013 and whose ratio of their individual balance sheet total on the sum of individual balance sheet totals of all institutions within the same Member State is below 1 % may only report the information as specified in template 17 of Annex I according to the instructions in paragraph 124 of Part II of Annex II. Balance sheet total figures shall be based on year-end figures for the year before the year preceding the reporting reference date. The entry and exit criteria of Article 4 shall apply;
- (c) institutions which calculate the own funds requirements relating to operational risk according to Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 are entirely exempted from reporting information referred to in template 17 of Annex I and point 4.2 of Part II of Annex II.

*Article 6*

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

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

- (a) the information specified in Article 5 in the frequency specified therein but on a consolidated basis;
- (b) the information specified in template 6 of Annex I according to the instructions provided in point 2 of Part II of Annex II regarding entities included in the scope of consolidation, with a semi-annual frequency.

*Article 7*

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

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

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

**▼B***Article 8***Format and frequency of reporting on own funds and own funds requirements for groups which only consist of investment firms subject to Article 95 and 96 Regulation (EU) No 575/2013 on a consolidated basis**

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

- (a) the information on own funds and own funds requirements as specified in templates 1 to 5 of Annex I according to the instructions in point 1 of Part II of Annex II, with a quarterly frequency;
- (b) the information on own funds and own funds requirements regarding entities included in the scope of consolidation as specified in template 6 of Annex I, according to the instructions in point 2 of Part II of Annex II, with a semi-annual frequency.

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

- (a) the information specified in points (a) and (b) (1) of Article 5, with the frequency specified therein;
- (b) the information regarding entities included in the scope of consolidation as specified in template 6 of Annex I, according to the instructions of point 2 of Part II of Annex II, with a semi-annual frequency.

*SECTION 2****Format and frequency of reporting on financial information on a consolidated basis****Article 9***Format and frequency of reporting on financial information for institutions subject to Article 4 of Regulation (EC) No 1606/2002 and other credit institutions applying Regulation (EC) No 1606/2002 on a consolidated basis**

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

**▼B**

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

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

*Article 10*

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

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

*Article 11*

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

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

**▼B**

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

## CHAPTER 4

**FORMAT AND FREQUENCY OF SPECIFIC REPORTING OBLIGATIONS ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY ACCORDING TO ARTICLE 101 OF REGULATION (EU) No 575/2013***Article 12*

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

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## CHAPTER 5

**FORMAT AND FREQUENCY OF REPORTING ON LARGE EXPOSURES ON AN INDIVIDUAL AND A CONSOLIDATED BASIS***Article 13*

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

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

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

## CHAPTER 6

**FORMAT AND FREQUENCY OF REPORTING ON LEVERAGE RATIO ON AN INDIVIDUAL AND A CONSOLIDATED BASIS***Article 14*

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

**▼M6**

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

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

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

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

**▼ M6**

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

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

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

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

- (a) the credit derivatives volume referred to in paragraph 10 of Part II of Annex XI exceeds EUR 300 million;
- (b) the credit derivatives volume referred to in paragraph 10 of Part II of Annex XI exceeds EUR 500 million.

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

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## CHAPTER 7

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

**▼ M5****▼ C2***Article 15*

**Format and frequency of reporting on liquidity coverage requirement**

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

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

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

**▼B***Article 16***Format and frequency of reporting on stable funding**

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

**▼M1**

## CHAPTER 7a

**FORMAT AND FREQUENCY OF REPORTING ON ASSET ENCUMBRANCE ON AN INDIVIDUAL AND A CONSOLIDATED BASIS***Article 16a***Format and frequency of reporting on asset encumbrance on an individual and a consolidated basis**

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

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

- (a) the information specified in Parts A, B and D of Annex XVI with a quarterly frequency;
- (b) the information specified in Part C of Annex XVI with an annual frequency;
- (c) the information specified in Part E of Annex XVI with a semi-annual frequency.

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

- (a) the institution has total assets, as calculated in accordance with paragraph 10 of point 1.6 of Annex XVII, of less than EUR 30 billion;
- (b) the asset encumbrance level of the institution, as calculated in accordance with paragraph 9 of point 1.6 of Annex XVII, is below 15 %.

4. Institutions shall only be required to report the information in Part D of Annex XVI where they issue the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council <sup>(1)</sup>.

<sup>(1)</sup> Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).



**▼M4**

## CHAPTER 7b

**FORMAT AND FREQUENCY OF REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS ON AN INDIVIDUAL AND A CONSOLIDATED BASIS***Article 16b*

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

- (a) the information specified in Annex XVIII in accordance with the instructions in Annex XIX;
- (b) the information specified in Annex XX in accordance with the instructions in Annex XXI.

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

- (a) the institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than that of its competent authority;
- (b) the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1 % for two consecutive years preceding the year of reporting;
- (c) the institution has total assets, calculated in accordance with Council Directive 86/635/EEC <sup>(1)</sup>, of less than EUR 30 billion.

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

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

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## CHAPTER 8

**IT SOLUTIONS FOR THE SUBMISSION OF DATA FROM INSTITUTIONS TO COMPETENT AUTHORITIES***Article 17***▼M1**

1. Institutions shall submit the information referred to in this Regulation in the data exchange formats and representations specified by

<sup>(1)</sup> Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

**▼ M1**

competent authorities, respecting the data point definitions included in the single data point model referred to in Annex XIV and the validation rules referred to in Annex XV as well as the following specifications:

- (a) information not required or not applicable shall not be included in a data submission;
- (b) numeric values shall be submitted as facts according to the following:
  - (i) data points with the data type 'Monetary' shall be reported using a minimum precision equivalent to thousands of units;
  - (ii) data points with the data type 'Percentage' shall be expressed as per unit with a minimum precision equivalent to four decimals;
  - (iii) data points with the data type 'Integer' shall be reported using no decimals and a precision equivalent to units.

**▼ B**

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

- (a) reporting reference date and reference period;
- (b) reporting currency;
- (c) accounting standard;
- (d) identifier of the reporting institution;
- (e) level of application as individual or consolidated.

## CHAPTER 9

## TRANSITIONAL AND FINAL PROVISIONS

*Article 18***Transitional period**

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

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

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

**▼ M1**

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

**▼ M2**

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

**▼ M4**

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

**▼ M5**

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

**▼ B***Article 19***Entry into Force**

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

This Regulation shall apply from 1 January 2014.

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

Article 15 shall apply from 1 March 2014.

**▼ M1**

Article 16a shall apply from 1 December 2014.

**▼ B**

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

## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

COREP TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
		<b>CAPITAL ADEQUACY</b>	<b>CA</b>
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS:	CA4
		<b>TRANSITIONAL PROVISIONS</b>	<b>CA5</b>
5.1	C 05.01	<i>TRANSITIONAL PROVISIONS</i>	CA5.1
5.2	C 05.02	<i>GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID</i>	CA5.2
		<b>GROUP SOLVENCY</b>	<b>GS</b>
6.1	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL	GS Total
6.2	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS
		<b>CREDIT RISK</b>	<b>CR</b>
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB

COREP TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
8.1	C 08.01	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB 1
8.2	C 08.02	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)	CR IRB 2
		GEOGRAPHICAL BREAKDOWN	CR GB
9.1	C 09.01	Table 9.1 - Geographical breakdown of exposures by residence of the obligor (SA exposures)	CR GB 1
9.2	C 09.02	Table 9.2 - Geographical breakdown of exposures by residence of the obligor (IRB exposures)	CR GB 2
9.3	C 09.03	Table 9.3 - Geographical breakdown of relevant credit exposures for the purpose of calculation of the institution-specific countercyclical buffer	CR GB 3
		CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10.1	C 10.01	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB 1
10.2	C 10.02	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
12	C 12.00	CREDIT RISK: SECURITISATIONS - STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS	CR SEC SA
13	C 13.00	CREDIT RISK: SECURITISATIONS - IRB APPROACH TO OWN FUNDS REQUIREMENTS	CR SEC IRB
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
		<b>OPERATIONAL RISK</b>	<b>OPR</b>
16	C 16.00	OPERATIONAL RISK	OPR
17	C 17.00	OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR	OPR Details
		<b>MARKET RISK</b>	<b>MKR</b>
18	C 18.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SA TDI

▼ **M2**

COREP TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
19	C 19.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SA SEC
20	C 20.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SA CTP
21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SA FX
23	C 23.00	MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES	MKR SA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25	C 25.00	CREDIT VALUE ADJUSTMENT RISK	CVA

▼ M3

C 01.00 — OWN FUNDS (CA1)			
Rows	ID	Item	Amount
010	1	<b>OWN FUNDS</b>	
015	1.1	<b>TIER 1 CAPITAL</b>	
020	1.1.1	<b>COMMON EQUITY TIER 1 CAPITAL</b>	
030	1.1.1.1	<b>Capital instruments eligible as CET1 Capital</b>	
040	1.1.1.1.1	Paid up capital instruments	
045	1.1.1.1.1*	<i>Of which: Capital instruments subscribed by public authorities in emergency situations</i>	
050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
060	1.1.1.1.3	Share premium	
070	1.1.1.1.4	(-) Own CET1 instruments	
080	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
130	1.1.1.2	<b>Retained earnings</b>	
140	1.1.1.2.1	Previous years retained earnings	
150	1.1.1.2.2	Profit or loss eligible	
160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
180	1.1.1.3	<b>Accumulated other comprehensive income</b>	
200	1.1.1.4	<b>Other reserves</b>	
210	1.1.1.5	<b>Funds for general banking risk</b>	
220	1.1.1.6	<b>Transitional adjustments due to grandfathered CET1 Capital instruments</b>	
230	1.1.1.7	<b>Minority interest given recognition in CET1 capital</b>	

## ▼ M3

Rows	ID	Item	Amount
240	1.1.1.8	<b>Transitional adjustments due to additional minority interests</b>	
250	1.1.1.9	<b>Adjustments to CET1 due to prudential filters</b>	
260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
270	1.1.1.9.2	Cash flow hedge reserve	
280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
300	1.1.1.10	<b>(-) Goodwill</b>	
310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
340	1.1.1.11	<b>(-) Other intangible assets</b>	
350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
370	1.1.1.12	<b>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b>	
380	1.1.1.13	<b>(-) IRB shortfall of credit risk adjustments to expected losses</b>	
390	1.1.1.14	<b>(-) Defined benefit pension fund assets</b>	
400	1.1.1.14.1	(-) Defined benefit pension fund assets	
410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
430	1.1.1.15	<b>(-) Reciprocal cross holdings in CET1 Capital</b>	
440	1.1.1.16	<b>(-) Excess of deduction from AT1 items over AT1 Capital</b>	



▼ M3

Rows	ID	Item	Amount
450	1.1.1.17	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight	
460	1.1.1.18	(-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight	
470	1.1.1.19	(-) Free deliveries which can alternatively be subject to a 1 250 % risk weight	
471	1.1.1.20	(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 250 % risk weight	
472	1.1.1.21	(-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight	
480	1.1.1.22	(-) CET1 instruments of financial sector entities where the institution does not have a significant investment	
490	1.1.1.23	(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences	
500	1.1.1.24	(-) CET1 instruments of financial sector entities where the institution has a significant investment	
510	1.1.1.25	(-) Amount exceeding the 17,65 % threshold	
520	1.1.1.26	<b>Other transitional adjustments to CET1 Capital</b>	
524	1.1.1.27	(-) Additional deductions of CET1 Capital due to Article 3 CRR	
529	1.1.1.28	CET1 capital elements or deductions — other	
530	1.1.2	<b>ADDITIONAL TIER 1 CAPITAL</b>	
540	1.1.2.1	<b>Capital instruments eligible as AT1 Capital</b>	
550	1.1.2.1.1	Paid up capital instruments	
560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
570	1.1.2.1.3	Share premium	
580	1.1.2.1.4	(-) Own AT1 instruments	
590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	

▼ M3

Rows	ID	Item	Amount
622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
660	1.1.2.2	<b>Transitional adjustments due to grandfathered AT1 Capital instruments</b>	
670	1.1.2.3	<b>Instruments issued by subsidiaries that are given recognition in AT1 Capital</b>	
680	1.1.2.4	<b>Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</b>	
690	1.1.2.5	(-) <b>Reciprocal cross holdings in AT1 Capital</b>	
700	1.1.2.6	(-) <b>AT1 instruments of financial sector entities where the institution does not have a significant investment</b>	
710	1.1.2.7	(-) <b>AT1 instruments of financial sector entities where the institution has a significant investment</b>	
720	1.1.2.8	(-) <b>Excess of deduction from T2 items over T2 Capital</b>	
730	1.1.2.9	<b>Other transitional adjustments to AT1 Capital</b>	
740	1.1.2.10	<b>Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</b>	
744	1.1.2.11	(-) <b>Additional deductions of AT1 Capital due to Article 3 CRR</b>	
748	1.1.2.12	<b>AT1 capital elements or deductions — other</b>	
750	1.2	<b>TIER 2 CAPITAL</b>	
760	1.2.1	<b>Capital instruments and subordinated loans eligible as T2 Capital</b>	
770	1.2.1.1	Paid up capital instruments and subordinated loans	
780	1.2.1.2*	Memorandum item: Capital instruments and subordinated loans not eligible	
790	1.2.1.3	Share premium	
800	1.2.1.4	(-) Own T2 instruments	
810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	

▼ M3

Rows	ID	Item	Amount
880	1.2.2	Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans	
890	1.2.3	Instruments issued by subsidiaries that are given recognition in T2 Capital	
900	1.2.4	Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries	
910	1.2.5	IRB Excess of provisions over expected losses eligible	
920	1.2.6	SA General credit risk adjustments	
930	1.2.7	(-) Reciprocal cross holdings in T2 Capital	
940	1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment	
950	1.2.9	(-) T2 instruments of financial sector entities where the institution has a significant investment	
960	1.2.10	Other transitional adjustments to T2 Capital	
970	1.2.11	Excess of deduction from T2 items over T2 Capital (deducted in AT1)	
974	1.2.12	(-) Additional deductions of T2 Capital due to Article 3 CRR	
978	1.2.13	T2 capital elements or deductions — other	

▼ M2

C 02.00 — OWN FUNDS REQUIREMENTS (CA2)			
Rows	Item	Label	Amount
010	1	<b>TOTAL RISK EXPOSURE AMOUNT</b>	
020	1*	<i>Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</i>	
030	1**	<i>Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR</i>	
040	1.1	<b>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b>	
050	1.1.1	<b>Standardised approach (SA)</b>	
060	1.1.1.1	SA exposure classes excluding securitisation positions	
070	1.1.1.1.01	Central governments or central banks	
080	1.1.1.1.02	Regional governments or local authorities	
090	1.1.1.1.03	Public sector entities	
100	1.1.1.1.04	Multilateral Development Banks	
110	1.1.1.1.05	International Organisations	
120	1.1.1.1.06	Institutions	
130	1.1.1.1.07	Corporates	
140	1.1.1.1.08	Retail	
150	1.1.1.1.09	Secured by mortgages on immovable property	
160	1.1.1.1.10	Exposures in default	
170	1.1.1.1.11	Items associated with particular high risk	
180	1.1.1.1.12	Covered bonds	
190	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
200	1.1.1.1.14	Collective investments undertakings (CIU)	
210	1.1.1.1.15	Equity	
211	1.1.1.1.16	Other items	
220	1.1.1.2	Securitisation positions SA	
230	1.1.1.2*	<i>of which: resecuritisation</i>	
240	1.1.2	<b>Internal ratings based Approach (IRB)</b>	
250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	

▼ M2

Rows	Item	Label	Amount
260	1.1.2.1.01	Central governments and central banks	
270	1.1.2.1.02	Institutions	
280	1.1.2.1.03	Corporates - SME	
290	1.1.2.1.04	Corporates - Specialised Lending	
300	1.1.2.1.05	Corporates - Other	
310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
320	1.1.2.2.01	Central governments and central banks	
330	1.1.2.2.02	Institutions	
340	1.1.2.2.03	Corporates - SME	
350	1.1.2.2.04	Corporates - Specialised Lending	
360	1.1.2.2.05	Corporates - Other	
370	1.1.2.2.06	Retail - Secured by real estate SME	
380	1.1.2.2.07	Retail - Secured by real estate non-SME	
390	1.1.2.2.08	Retail - Qualifying revolving	
400	1.1.2.2.09	Retail - Other SME	
410	1.1.2.2.10	Retail - Other non-SME	
420	1.1.2.3	Equity IRB	
430	1.1.2.4	Securitisation positions IRB	
440	1.1.2.4*	<i>Of which: resecuritisation</i>	
450	1.1.2.5	Other non credit-obligation assets	
460	1.1.3	<b>Risk exposure amount for contributions to the default fund of a CCP</b>	
490	1.2	<b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/ DELIVERY</b>	
500	1.2.1	<b>Settlement/delivery risk in the non-Trading book</b>	
510	1.2.2	<b>Settlement/delivery risk in the Trading book</b>	
520	1.3	<b>TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b>	
530	1.3.1	<b>Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b>	
540	1.3.1.1	Traded debt instruments	

▼ M2

Rows	Item	Label	Amount
550	1.3.1.2	Equity	
560	1.3.1.3	Foreign Exchange	
570	1.3.1.4	Commodities	
580	1.3.2	<b>Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)</b>	
590	1.4	<b>TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</b>	
600	1.4.1	<b>OpR Basic indicator approach (BIA)</b>	
610	1.4.2	<b>OpR Standardised (STA) / Alternative Standardised (ASA) approaches</b>	
620	1.4.3	<b>OpR Advanced measurement approaches (AMA)</b>	
630	1.5	<b>ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b>	
640	1.6	<b>TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b>	
650	1.6.1	Advanced method	
660	1.6.2	Standardised method	
670	1.6.3	Based on OEM	
680	1.7	<b>TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b>	
690	1.8	<b>OTHER RISK EXPOSURE AMOUNTS</b>	
710	1.8.2	<b>Of which: Additional stricter prudential requirements based on Art 458</b>	
720	1.8.2*	Of which: requirements for large exposures	
730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
740	1.8.2***	Of which: due to intra financial sector exposures	
750	1.8.3	<b>Of which: Additional stricter prudential requirements based on Art 459</b>	
760	1.8.4	<i>Of which: Additional risk exposure amount due to Article 3 CRR</i>	

▼ **M2**

<b>C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3)</b>			
<b>Rows</b>	<b>ID</b>	<b>Item</b>	<b>Amount</b>
010	<b>1</b>	<b>CET1 Capital ratio</b>	
020	<b>2</b>	<b>Surplus(+)/Deficit(-) of CET1 capital</b>	
030	<b>3</b>	<b>T1 Capital ratio</b>	
040	<b>4</b>	<b>Surplus(+)/Deficit(-) of T1 capital</b>	
050	<b>5</b>	<b>Total capital ratio</b>	
060	<b>6</b>	<b>Surplus(+)/Deficit(-) of total capital</b>	
<b>Memorandum Items: Capital ratios due to Pillar II adjustments</b>			
070	<b>7</b>	<b>CET1 capital ratio including Pillar II adjustments</b>	
080	<b>8</b>	<b>Target CET1 capital ratio due to Pillar II adjustments</b>	
090	<b>9</b>	<b>T1 capital ratio including Pillar II adjustments</b>	
100	<b>10</b>	<b>Target T1 capital ratio due to Pillar II adjustments</b>	
110	<b>11</b>	<b>Total capital ratio including Pillar II adjustments</b>	
120	<b>12</b>	<b>Target Total capital ratio due to Pillar II adjustments</b>	

## ▼ M3

C 04.00 — MEMORANDUM ITEMS (CA4)			
Row	ID	Item	Column
<b>Deferred tax asset and liabilities</b>			<b>010</b>
010	1	<b>Total deferred tax assets</b>	
020	1.1	Deferred tax assets that do not rely on future profitability	
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
050	2	<b>Total deferred tax liabilities</b>	
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
<b>Credit risk adjustments and expected losses</b>			
100	3	<b>IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b>	
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
120	3.1.1	General credit risk adjustments	
130	3.1.2	Specific credit risk adjustments	
131	3.1.3	Additional value adjustments and other own funds reductions	
140	3.2	Total expected losses eligible	
145	4	<b>IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b>	
150	4.1	Specific credit risk adjustments and positions treated similarly	



▼ M3

Row	ID	Item	Column
155	4.2	Total expected losses eligible	
160	5	<b>Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b>	
170	6	<b>Total gross provisions eligible for inclusion in T2 capital</b>	
180	7	<b>Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b>	
<b>Thresholds for Common Equity Tier 1 deductions</b>			
190	8	<b>Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b>	
200	9	<b>10 % CET1 threshold</b>	
210	10	<b>17,65 % CET1 threshold</b>	
225	11.1	<b>Eligible capital for the purposes of qualifying holdings outside the financial sector</b>	
226	11.2	<b>Eligible capital for the purposes of large exposures</b>	
<b>Investments in the capital of financial sector entities where the institution does not have a significant investment</b>			
230	12	<b>Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	

## ▼ M3

Row	ID	Item	Column
300	13	<b>Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
370	14	<b>Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

## ▼ M3

Row	ID	Item	Column
431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Investments in the capital of financial sector entities where the institution has a significant investment</b>			
440	15	<b>Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
510	16	<b>Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	

## ▼ M3

Row	ID	Item	Column
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
580	17	<b>Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Total risk exposure amounts of holdings not deducted from the corresponding capital category:</b>			
650	18	<b>Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b>	

▼ M3

Row	ID	Item	Column
660	19	Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital	
670	20	Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital	
<b>Temporary waiver from deduction from own funds</b>			
680	21	Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
690	22	Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	
700	23	Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
710	24	Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	
720	25	Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived	
730	26	Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived	
<b>Capital buffers</b>			
740	27	Combined buffer requirement	
750		Capital conservation buffer	
760		Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State	
770		Institution specific countercyclical capital buffer	
780		Systemic risk buffer	
790		Systemically important institution buffer	
800		Global Systemically Important Institution buffer	
810		Other Systemically Important Institution buffer	
<b>Pillar II requirements</b>			
820	28	Own funds requirements related to Pillar II adjustments	

▼ M3

Row	ID	Item	Column
<b>Additional information for investment firms</b>			
830	29	Initial capital	
840	30	Own funds based on Fixed Overheads	
<b>Additional information for calculation of reporting thresholds</b>			
850	31	Non-domestic original exposures	
860	32	Total original exposures	
<b>Basel I floor</b>			
870		Adjustments to total own funds	
880		Own funds fully adjusted for Basel I floor	
890		Own funds requirements for Basel I floor	
900		Own funds requirements for Basel I floor — SA alternative	

## C 05.01 — TRANSITIONAL PROVISIONS (CA5.1)

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
010	1	<b>TOTAL ADJUSTMENTS</b>						
020	1.1	<b>GRANDFATHERED INSTRUMENTS</b>	link to {CA1;r220}	link to {CA1;r660}	link to {CA1;r880}			
030	1.1.1	<b>Grandfathered instruments: Instruments constituting state aid</b>						
040	1.1.1.1	Instruments that qualified as own funds according to 2006/48/EC						
050	1.1.1.2	Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme						
060	1.1.2	<b>Instruments not constituting state aid</b>	link to {CA5.2; r010;c060}	link to {CA5.2; r020;c060}	link to {CA5.2; r090;c060}			
070	1.2	<b>MINORITY INTERESTS AND EQUIVALENTS</b>	link to {CA1;r240}	link to {CA1;r680}	link to {CA1;r900}			
080	1.2.1	<b>Capital instruments and items that do not qualify as minority interests</b>						
090	1.2.2	<b>Transitional recognition in consolidated own funds of minority interests</b>						
091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						

## ▼ M2

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						
100	1.3	<b>OTHER TRANSITIONAL ADJUSTMENTS</b>	link to {CA1;r520}	link to {CA1;r730}	link to {CA1;r960}			
110	1.3.1	<b>Unrealised gains and losses</b>						
120	1.3.1.1	Unrealised gains						
130	1.3.1.2	Unrealised losses						
133	1.3.1.3.	Unrealised gains on exposures to central governments classified in the "Available for sale" category of EU-endorsed IAS39						
136	1.3.1.4.	Unrealised loss on exposures to central governments classified in the "Available for sale" category of EU-endorsed IAS39						
138	1.3.1.5.	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities						
140	1.3.2	<b>Deductions</b>						
150	1.3.2.1	Losses for the current financial year						
160	1.3.2.2	Intangible assets						
170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						



## ▼ M2

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
180	1.3.2.4	IRB shortfall of provisions to expected losses						
190	1.3.2.5	Defined benefit pension fund assets						
194	1.3.2.5*	of which: Introduction of amendments to IAS 19 - positive item						
198	1.3.2.5**	of which: Introduction of amendments to IAS 19 - negative item						
200	1.3.2.6	Own instruments						
210	1.3.2.6.1	Own CET1 instruments						
211	1.3.2.6.1**	of which: Direct holdings						
212	1.3.2.6.1*	of which: Indirect holdings						
220	1.3.2.6.2	Own AT1 instruments						
221	1.3.2.6.2**	of which: Direct holdings						
222	1.3.2.6.2*	of which: Indirect holdings						
230	1.3.2.6.3	Own T2 instruments						
231	1.3.2.6.3*	of which: Direct holdings						
232	1.3.2.6.3**	of which: Indirect holdings						
240	1.3.2.7	Reciprocal cross holdings						
250	1.3.2.7.1	Reciprocal cross holdings in CET1 Capital						

## ▼ M2

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
Code	ID	Item					Applicable percentage	Eligible amount without transitional provisions
			010	020	030	040	050	060
260	1.3.2.7.1.1	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment						
270	1.3.2.7.1.2	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment						
280	1.3.2.7.2	Reciprocal cross holdings in AT1 Capital						
290	1.3.2.7.2.1	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment						
300	1.3.2.7.2.2	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment						
310	1.3.2.7.3	Reciprocal cross holdings in T2 Capital						
320	1.3.2.7.3.1	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment						
330	1.3.2.7.3.2	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment						
340	1.3.2.8	Own funds instruments of financial sector entities where the institution does not have a significant investment						
350	1.3.2.8.1	CET1 instruments of financial sector entities where the institution does not have a significant investment						

## ▼ M2

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
360	1.3.2.8.2	AT1 instruments of financial sector entities where the institution does not have a significant investment						
370	1.3.2.8.3	T2 instruments of financial sector entities where the institution does not have a significant investment						
380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
390	1.3.2.10	Own funds instruments of financial sector entities where the institution has a significant investment						
400	1.3.2.10.1	CET1 instruments of financial sector entities where the institution has a significant investment						
410	1.3.2.10.2	AT1 instruments of financial sector entities where the institution has a significant investment						
420	1.3.2.10.3	T2 instruments of financial sector entities where the institution has a significant investment						
425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
430	1.3.3	<b>Additional filters and deductions</b>						

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

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
010	1.	<b>Instruments that qualified for point a) of Article 57 of 2006/48/EC</b>						link to {CA5.1; r060;c010}
020	2.	<b>Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489</b>						link to {CA5.1; r060;c020}
030	2.1	Total instruments without a call or an incentive to redeem						
040	2.2.	Grandfathered instruments with a call and incentive to redeem						
050	2.2.1	Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 49 of CRR after the date of effective maturity						
060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity						
070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity						
080	2.3	Excess on the limit of CET1 grandfathered instruments						
090	3	<b>Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490</b>						link to {CA5.1; r060;c030}
100	3.1	Total items without an incentive to redeem						

▼ M2

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
110	3.2	Grandfathered items with an incentive to redeem						
120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity						
130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
150	3.3	Excess on the limit of AT1 grandfathered instruments						

## C 06.01 — GROUP SOLVENCY: INFORMATION ON AFFILIATES – TOTAL (GS TOTAL)

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP					
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS
		250	260	270	280	290	300
010	TOTAL						

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP									
		QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL
		310	320	330	340	350	360	370	380	390	400
010	TOTAL										

		CAPITAL BUFFERS							
		COMBINED BUFFER REQUIREMENTS	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	SYSTEMICAL IMPORTANT INSTITUTION BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER
		410	420	430	440	450	460	470	480
010	TOTAL								

**C 06.02 — GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)**

ENTITIES WITHIN SCOPE OF CONSOLIDATION							INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS				
NAME	CODE	LEI code	INSTITUTION OR EQUIVALENT (YES/NO)	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)	TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/ DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
010	020	025	030	040	050	060	070	080	090	100	110

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS												
OWN FUNDS	OF WHICH: QUALIFYING OWN FUNDS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS	TOTAL TIER 1 CAPITAL			COMMON EQUITY TIER 1 CAPITAL	OF WHICH: MINORITY INTERESTS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES	ADDITIONAL TIER 1 CAPITAL		TIER 2 CAPITAL	OF WHICH: QUALIFYING TIER 2 CAPITAL
			OF WHICH: QUALIFYING TIER 1 CAPITAL	RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS	OF WHICH: ADDITIONAL TIER 1 CAPITAL				OF WHICH: ADDITIONAL TIER 1 CAPITAL			
120	130	140	150	160	170	180	190	200	210	220	230	240

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP												
TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/ DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) /(+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP			CAPITAL BUFFERS							
OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL/(+) NEGATIVE GOODWILL	COMBINED BUFFER REQUIREMENTS	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	SYSTEMICAL IMPORTANT INSTITUTION BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER



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

SA Exposure class

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		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE	
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES
		010	030	040	050	060
010	<b>TOTAL EXPOSURES</b>					
020	of which: SME					
030	of which: Exposures subject to SME-supporting factor					
040	of which: Secured by mortgages on immovable property — Residential property					
050	of which: Exposures under the permanent partial use of the standardised approach					
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation					

## BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:

070	On balance sheet exposures subject to credit risk					
080	Off balance sheet exposures subject to credit risk					

▼ M3

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE	
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES
		010	030	040	050	060
	<b>Exposures/Transactions subject to counterparty credit risk</b>					
090	<b>Securities Financing Transactions</b>					
100	<i>of which: centrally cleared through a QCCP</i>					
110	<b>Derivatives &amp; Long Settlement Transactions</b>					
120	<i>of which: centrally cleared through a QCCP</i>					
130	<b>From Contractual Cross Product Netting</b>					

**BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:**

140	<b>0 %</b>					
150	<b>2 %</b>					
160	<b>4 %</b>					
170	<b>10 %</b>					
180	<b>20 %</b>					
190	<b>35 %</b>					

## ▼ M3

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE	
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES
		010	030	040	050	060
200	50 %					
210	70 %					
220	75 %					
230	100 %					
240	150 %					
250	250 %					
260	370 %					
270	1 250 %					
280	Other risk weights					

## MEMORANDUM ITEMS

290	Exposures secured by mortgages on commercial immovable property					
300	Exposures in default subject to a risk weight of 100 %					
310	Exposures secured by mortgages on residential property					
320	Exposures in default subject to a risk weight of 150 %					

## ▼ M3

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
		(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	
		070	080	090	100	
010	<b>TOTAL EXPOSURES</b>					
020	<b>of which: SME</b>					
030	<b>of which: Exposures subject to SME-supporting factor</b>					
040	<b>of which: Secured by mortgages on immovable property — Residential property</b>					
050	<b>of which: Exposures under the permanent partial use of the standardised approach</b>					
060	<b>of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation</b>					

**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**

070	<b>On balance sheet exposures subject to credit risk</b>					
080	<b>Off balance sheet exposures subject to credit risk</b>					
	<b>Exposures/Transactions subject to counterparty credit risk</b>					
090	<b>Securities Financing Transactions</b>					

## ▼ M3

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
		(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	
		070	080	090	100	
100	<i>of which: centrally cleared through a QCCP</i>					
110	<b>Derivatives &amp; Long Settlement Transactions</b>					
120	<i>of which: centrally cleared through a QCCP</i>					
130	<b>From Contractual Cross Product Netting</b>					

**BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:**

140	<b>0 %</b>					
150	<b>2 %</b>					
160	<b>4 %</b>					
170	<b>10 %</b>					
180	<b>20 %</b>					
190	<b>35 %</b>					
200	<b>50 %</b>					
210	<b>70 %</b>					

▼ **M3**

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
		(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	
		070	080	090	100	
220	75 %					
230	100 %					
240	150 %					
250	250 %					
260	370 %					
270	1 250 %					
280	Other risk weights					

**MEMORANDUM ITEMS**

290	Exposures secured by mortgages on commercial immovable property					
300	Exposures in default subject to a risk weight of 100 %					
310	Exposures secured by mortgages on residential property					
320	Exposures in default subject to a risk weight of 150 %					

▼ M3

		CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
		VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)	(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS		0 %	20 %	50 %	100 %
						120	130	140	150
010	<b>TOTAL EXPOSURES</b>								
020	<b>of which: SME</b>								
030	<b>of which: Exposures subject to SME-supporting factor</b>								
040	<b>of which: Secured by mortgages on immovable property — Residential property</b>								
050	<b>of which: Exposures under the permanent partial use of the standardised approach</b>								
060	<b>of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation</b>								

**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**

070	<b>On balance sheet exposures subject to credit risk</b>								
080	<b>Off balance sheet exposures subject to credit risk</b>								
	<b>Exposures/Transactions subject to counterparty credit risk</b>								
090	<b>Securities Financing Transactions</b>								

▼ M3

		CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
		VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)	(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS		0 %	20 %	50 %	100 %
						120	130	140	150
100	<i>of which: centrally cleared through a QCCP</i>								
110	<b>Derivatives &amp; Long Settlement Transactions</b>								
120	<i>of which: centrally cleared through a QCCP</i>								
130	<b>From Contractual Cross Product Netting</b>								

**BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:**

140	<b>0 %</b>								
150	<b>2 %</b>								
160	<b>4 %</b>								
170	<b>10 %</b>								
180	<b>20 %</b>								
190	<b>35 %</b>								
200	<b>50 %</b>								
210	<b>70 %</b>								



▼ M3

		CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
		VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)	(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS		0 %	20 %	50 %	100 %
						120	130	140	150
220	75 %								
230	100 %								
240	150 %								
250	250 %								
260	370 %								
270	1 250 %								
280	Other risk weights								

MEMORANDUM ITEMS

290	Exposures secured by mortgages on commercial immovable property								
300	Exposures in default subject to a risk weight of 100 %								
310	Exposures secured by mortgages on residential property								
320	Exposures in default subject to a risk weight of 150 %								

▼ M3

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
010	<b>TOTAL EXPOSURES</b>				Cell linked to CA		
020	of which: SME						
030	of which: Exposures subject to SME-supporting factor						
040	of which: Secured by mortgages on immovable property — Residential property						
050	of which: Exposures under the permanent partial use of the standardised approach						
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation						

**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**

070	On balance sheet exposures subject to credit risk						
080	Off balance sheet exposures subject to credit risk						
	Exposures/Transactions subject to counterparty credit risk						

## ▼ M3

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
090	<b>Securities Financing Transactions</b>						
▼ C1							
100	<i>of which: centrally cleared through a QCCP</i>						
110	<b>Derivatives &amp; Long Settlement Transactions</b>						
120	<i>of which: centrally cleared through a QCCP</i>						
▼ M3							
130	<b>From Contractual Cross Product Netting</b>						

**BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:**

140	<b>0 %</b>						
150	<b>2 %</b>						
160	<b>4 %</b>						
170	<b>10 %</b>						
180	<b>20 %</b>						
190	<b>35 %</b>						
200	<b>50 %</b>						
210	<b>70 %</b>						

## ▼ M3

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
220	75 %						
230	100 %						
240	150 %						
250	250 %						
260	370 %						
270	1 250 %						
280	Other risk weights						

## MEMORANDUM ITEMS

290	Exposures secured by mortgages on commercial immovable property						
300	Exposures in default subject to a risk weight of 100 %						
310	Exposures secured by mortgages on residential property						
320	Exposures in default subject to a risk weight of 150 %						

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

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS
				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)		
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	040	050	060	070	080	090	100
010	<b>TOTAL EXPOSURES</b>									
015	<i>of which: Exposures subject to SME-supporting factor</i>									
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>										
020	<b>On balance sheet items subject to credit risk</b>									
030	<b>Off balance sheet items subject to credit risk</b>									

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS
				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)		
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	040	050	060	070	080	090	100
	Exposures/Transactions subject to counterparty credit risk									
040	Securities Financing Transactions									
050	Derivatives & Long Settlement Transactions									
060	From Contractual Cross Product Netting									
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL									
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL									

▼M3

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS
				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)		
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	040	050	060	070	080	090	100
<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>										
090	<b>RISK WEIGHT: 0 %</b>									
100	<b>50 %</b>									
110	<b>70 %</b>									
120	<b>Of which: in category 1</b>									
130	<b>90 %</b>									
140	<b>115 %</b>									
150	<b>250 %</b>									

▼ M3

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	
				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM				
				(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)			
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	010	020	030	040	050	060	070	080	090	100
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE										
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS										
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES										



▼M3

		EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT						
						OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION				
						GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
		REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES								
		110	120	130	140	150	160	170	180	190	200	210
010	<b>TOTAL EXPOSURES</b>											
015	<i>of which: Exposures subject to SME-supporting factor</i>											
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>												
020	<b>On balance sheet items subject to credit risk</b>											
030	<b>Off balance sheet items subject to credit risk</b>											
	<b>Exposures/Transactions subject to counterparty credit risk</b>											

▼M3

		EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT						
						OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION				
						GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
										REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
110	120	130	140	150	160	170	180	190	200	210		
040	Securities Financing Transactions											
050	Derivatives & Long Settlement Transactions											
060	From Contractual Cross Product Netting											
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL											
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL											

▼M3

	EXPOSURE VALUE	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT									
		OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTER-PARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION				
					GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
									REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
110	120	130	140	150	160	170	180	190	200	210	

**BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:**

090	<b>RISK WEIGHT: 0 %</b>										
100	<b>50 %</b>										
110	<b>70 %</b>										
120	<b>Of which: in category 1</b>										
130	<b>90 %</b>										
140	<b>115 %</b>										
150	<b>250 %</b>										

		EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT						
						OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION				
						GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
		REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES								
		110	120	130	140	150	160	170	180	190	200	210
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE											
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS											
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES											

▼M3

		SUBJECT TO DOUBLE DEFAULT TREATMENT		EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:			
		UNFUNDED CREDIT PROTECTION	EXPOSURE WEIGHTED AVERAGE LGD (%)				OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS		
											220	230
010	<b>TOTAL EXPOSURES</b>						Cell linked to CA					
015	<i>of which: Exposures subject to SME-supporting factor</i>											
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>												
020	<b>On balance sheet items subject to credit risk</b>											
030	<b>Off balance sheet items subject to credit risk</b>											
	<b>Exposures/Transactions subject to counterparty credit risk</b>											

▼ M3

		SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	MEMORANDUM ITEMS:			
		UNFUNDED CREDIT PROTECTION						EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
		220						230	240	250	255
040	Securities Financing Transactions										
050	Derivatives & Long Settlement Transactions										
060	From Contractual Cross Product Netting										
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL										
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL										

▼M3

		SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	MEMORANDUM ITEMS:			
		UNFUNDED CREDIT PROTECTION				EXPOSURE WEIGHTED AVERAGE LGD (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>										
090	<b>RISK WEIGHT: 0 %</b>									
100	<b>50 %</b>									
110	<b>70 %</b>									
120	<b>Of which: in category 1</b>									
130	<b>90 %</b>									
140	<b>115 %</b>									
150	<b>250 %</b>									

▼M3

		SUBJECT TO DOUBLE DEFAULT TREATMENT		EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:			
		UNFUNDED CREDIT PROTECTION	EXPOSURE WEIGHTED AVERAGE LGD (%)				OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS		
											220	230
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE											
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS											
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES											



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

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
			(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	
005	010	020	030	040	050	060	070	080

EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
090	100	110	120	130	140

**CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT**

OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION			FUNDED CREDIT PROTECTION			
GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
				REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
150	160	170	180	190	200	210

▼ **M2**

<b>SUBJECT TO DOUBLE DEFAULT TREATMENT</b>	<b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b>	<b>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b>	<b>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</b>	<b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-FACTOR</b>	<b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-FACTOR</b>	
<b>UNFUNDED CREDIT PROTECTION</b>					<b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b>	
220	230	240	250	255	260	270

**MEMORANDUM ITEMS:**

<b>EXPECTED LOSS AMOUNT</b>	<b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b>	<b>NUMBER OF OBLIGORS</b>
280	290	300

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

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	Exposures in default	Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Of which: write off	Credit risk adjustments/ write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME- SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR
		010	020	040	050	055	060	070	075	080	090
010	Central governments or central banks										
020	Regional governments or local authorities										
030	Public sector entities										
040	Multilateral Development Banks										
050	International Organisations										
060	Institutions										
070	Corporates										
075	of which: SME										
080	Retail										
085	of which: SME										

▼ M3

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	Exposures in default	Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Of which: write off	Credit risk adjustments/write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR
		010	020	040	050	055	060	070	075	080	090
090	Secured by mortgages on immovable property										
095	of which: SME										
100	Exposures in default										
110	Items associated with particularly high risk										
120	Covered bonds										
130	Claims on institutions and corporates with a short-term credit assessment										
140	Collective investments undertakings (CIU)										
150	Equity exposures										
160	Other exposures										
	<b>Total exposures</b>										

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

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	Of which: defaulted	Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Of which: write off	Credit risk adjust- ments/write-offs for observed new defaults	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)
		010	030	040	050	055	060	070	080
010	Central governments or central banks								
020	Institutions								
030	Corporates								
040	Of Which: Specialised Lending								
050	Of Which: SME								
060	Retail								
070	Secured by real estate property								
080	SME								
090	Non-SME								
100	Qualifying Revolving								

▼ **M3**

		<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b>	<b>Of which: defaulted</b>	<b>Observed new defaults for the period</b>	<b>General credit risk adjustments</b>	<b>Specific credit risk adjustments</b>	<b>Of which: write off</b>	<b>Credit risk adjustments/write-offs for observed new defaults</b>	<b>PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b>
		010	030	040	050	055	060	070	080
110	Other Retail								
120	SME								
130	Non-SME								
140	Equity								
	<b>Total exposures</b>								

## ▼M3

		EXPOSURE WEIGHTED AVERAGE LGD (%)	Of which: defaulted	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	Of which: defaulted	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	EXPECTED LOSS AMOUNT
		090	100	105	110	120	125	130
010	Central governments or central banks							
020	Institutions							
030	Corporates							
040	Of Which: Specialised Lending							
050	Of Which: SME							
060	Retail							
070	Secured by real estate property							
080	SME							
090	Non-SME							
100	Qualifying Revolving							
110	Other Retail							
120	SME							
130	Non-SME							
140	Equity							
	<b>Total exposures</b>							

▼ M3**C 09.03 — GEOGRAPHICAL BREAKDOWN OF RELEVANT CREDIT EXPOSURES FOR THE PURPOSE OF CALCULATION OF THE INSTITUTION-SPECIFIC COUNTER-CYCLICAL BUFFER (CR GB 3)**

Country:

		Amount
		010
010	Own fund requirements	



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

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
			(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				
			010	020	030				
010	TOTAL IRB EQUITY EXPOSURES							Cell linked to CA	
020	PD/LGD APPROACH: TOTAL								
050	SIMPLE RISK WEIGHT APPROACH: TOTAL								
060	BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:								
070	RISK WEIGHT: 190 %								
080	290 %								
090	370 %								
100	INTERNAL MODELS APPROACH								
110	EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS								

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

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SYSTEM		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	PD ASSIGNED TO THE OBLIGOR GRADE (%)	UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
			(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				
005	010	020	030	040	050	060	070	080	090

## C 11.00 — SETTLEMENT/DELIVERY RISK (CR SETT)

		UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE	PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS	OWN FUNDS REQUIREMENTS	TOTAL SETTLEMENT RISK EXPOSURE AMOUNT
		010	020	030	040
010	<b>Total unsettled transactions in the Non-trading Book</b>				Cell linked to CA
020	Transactions unsettled up to 4 days (Factor 0 %)				
030	Transactions unsettled between 5 and 15 days (Factor 8 %)				
040	Transactions unsettled between 16 and 30 days (Factor 50 %)				
050	Transactions unsettled between 31 and 45 days (Factor 75 %)				
060	Transactions unsettled for 46 days or more (Factor 100 %)				
070	<b>Total unsettled transactions in the Trading Book</b>				Cell linked to CA
080	Transactions unsettled up to 4 days (Factor 0 %)				
090	Transactions unsettled between 5 and 15 days (Factor 8 %)				
100	Transactions unsettled between 16 and 30 days (Factor 50 %)				
110	Transactions unsettled between 31 and 45 days (Factor 75 %)				
120	Transactions unsettled for 46 days or more (Factor 100 %)				

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

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	(-) VALUE ADJUSTMENTS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)			
		010	020	030	040	050	060
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS						
060	RE-SECURITISATIONS						
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
080	SECURITISATIONS						
090	RE-SECURITISATIONS						
100	EARLY AMORTISATION						
110	<b>INVESTOR: TOTAL EXPOSURES</b>						
120	ON-BALANCE SHEET ITEMS						
130	SECURITISATIONS						
140	RE-SECURITISATIONS						
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						

▼ M2

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	(-) VALUE ADJUSTMENTS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G <sup>2</sup> )			
		010	020	030	040	050	060
160	SECURITISATIONS						
170	RE-SECURITISATIONS						
180	<b>SPONSOR: TOTAL EXPOSURES</b>						
190	ON-BALANCE SHEET ITEMS						
200	SECURITISATIONS						
210	RE-SECURITISATIONS						
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
230	SECURITISATIONS						
240	RE-SECURITISATIONS						
	<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>						
250	CQS 1						
260	CQS 2						
270	CQS 3						
280	CQS 4						
290	ALL OTHER CQS AND UNRATED						

▼ M2

		EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
			(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
					(-) TOTAL OUTFLOWS	TOTAL INFLOWS	
		070	080	090	100	110	120
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS						
060	RE-SECURITISATIONS						
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
080	SECURITISATIONS						
090	RE-SECURITISATIONS						
100	EARLY AMORTISATION						
110	<b>INVESTOR: TOTAL EXPOSURES</b>						
120	ON-BALANCE SHEET ITEMS						
130	SECURITISATIONS						
140	RE-SECURITISATIONS						
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						

▼ M2

		EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
			(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM		
					(-) TOTAL OUTFLOWS	TOTAL INFLOWS	
		070	080	090	100	110	120
160	SECURITISATIONS						
170	RE-SECURITISATIONS						
180	<b>SPONSOR: TOTAL EXPOSURES</b>						
190	ON-BALANCE SHEET ITEMS						
200	SECURITISATIONS						
210	RE-SECURITISATIONS						
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
230	SECURITISATIONS						
240	RE-SECURITISATIONS						
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
250	CQS 1						
260	CQS 2						
270	CQS 3						
280	CQS 4						
290	ALL OTHER CQS AND UNRATED						

▼ M2

		(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS			
				0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %
				130	140	150	160
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS						
060	RE-SECURITISATIONS						
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
080	SECURITISATIONS						
090	RE-SECURITISATIONS						
100	EARLY AMORTISATION						
110	<b>INVESTOR: TOTAL EXPOSURES</b>						
120	ON-BALANCE SHEET ITEMS						
130	SECURITISATIONS						
140	RE-SECURITISATIONS						
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						



▼ M2

		(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS			
				0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %
				130	140	150	160
160	SECURITISATIONS						
170	RE-SECURITISATIONS						
180	<b>SPONSOR: TOTAL EXPOSURES</b>						
190	ON-BALANCE SHEET ITEMS						
200	SECURITISATIONS						
210	RE-SECURITISATIONS						
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
230	SECURITISATIONS						
240	RE-SECURITISATIONS						
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
250	CQS 1						
260	CQS 2						
270	CQS 3						
280	CQS 4						
290	ALL OTHER CQS AND UNRATED						

## ▼ M2

		EXPOSURE VALUE			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS				
					RATED (CREDIT QUALITY STEPS)				
					(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS	CQS 1	CQS 2	CQS 3
					190	210	220	230	240
010	<b>TOTAL EXPOSURES</b>								
020	OF WHICH: RE-SECURITISATIONS								
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>								
040	ON-BALANCE SHEET ITEMS								
050	SECURITISATIONS								
060	RE-SECURITISATIONS								
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
080	SECURITISATIONS								
090	RE-SECURITISATIONS								
100	EARLY AMORTISATION								
110	<b>INVESTOR: TOTAL EXPOSURES</b>								
120	ON-BALANCE SHEET ITEMS								
130	SECURITISATIONS								
140	RE-SECURITISATIONS								
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								

▼ M2

		EXPOSURE VALUE			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS		
			(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS	RATED (CREDIT QUALITY STEPS)		
		CQS 1			CQS 2	CQS 3	
		190	200	210	220	230	240
160	SECURITISATIONS						
170	RE-SECURITISATIONS						
180	<b>SPONSOR: TOTAL EXPOSURES</b>						
190	ON-BALANCE SHEET ITEMS						
200	SECURITISATIONS						
210	RE-SECURITISATIONS						
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
230	SECURITISATIONS						
240	RE-SECURITISATIONS						
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
250	CQS 1						
260	CQS 2						
270	CQS 3						
280	CQS 4						
290	ALL OTHER CQS AND UNRATED						

▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS				
		RATED (CREDIT QUALITY STEPS)		1 250 %	LOOK-THROUGH	INTERNAL ASSESMENT APPROACH			
		CQS 4	ALL OTHER CQS	UNRATED		OF WHICH: SECOND LOSS IN ABCP	OF WHICH: AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)
		250	260	270	280	290	300	310	320
010	<b>TOTAL EXPOSURES</b>								
020	OF WHICH: RE-SECURITISATIONS								
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>								
040	ON-BALANCE SHEET ITEMS								
050	SECURITISATIONS								
060	RE-SECURITISATIONS								
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
080	SECURITISATIONS								
090	RE-SECURITISATIONS								
100	EARLY AMORTISATION								
110	<b>INVESTOR: TOTAL EXPOSURES</b>								
120	ON-BALANCE SHEET ITEMS								
130	SECURITISATIONS								
140	RE-SECURITISATIONS								
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								

▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS				BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS			
		RATED (CREDIT QUALITY STEPS)		1 250 %		LOOK-THROUGH		INTERNAL ASSESMENT APPROACH	
		CQS 4	ALL OTHER CQS	UNRATED		OF WHICH: SECOND LOSS IN ABCP	OF WHICH: AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)
		250	260	270	280	290	300		310
160	SECURITISATIONS								
170	RE-SECURITISATIONS								
180	<b>SPONSOR: TOTAL EXPOSURES</b>								
190	ON-BALANCE SHEET ITEMS								
200	SECURITISATIONS								
210	RE-SECURITISATIONS								
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
230	SECURITISATIONS								
240	RE-SECURITISATIONS								
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>									
250	CQS 1								
260	CQS 2								
270	CQS 3								
280	CQS 4								
290	ALL OTHER CQS AND UNRATED								

▼ M2

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISATIONS			BEFORE CAP	AFTER CAP	
010	<b>TOTAL EXPOSURES</b>						Cell linked to CA	
020	OF WHICH: RE-SECURITISATIONS						Cell linked to CA	
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
040	ON-BALANCE SHEET ITEMS							
050	SECURITISATIONS							
060	RE-SECURITISATIONS							
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
080	SECURITISATIONS							
090	RE-SECURITISATIONS							
100	EARLY AMORTISATION							
110	<b>INVESTOR: TOTAL EXPOSURES</b>							
120	ON-BALANCE SHEET ITEMS							
130	SECURITISATIONS							
140	RE-SECURITISATIONS							
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							

▼ M2

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISATIONS			BEFORE CAP	AFTER CAP	
		330	340	350	360	370	380	390
160	SECURITISATIONS							
170	RE-SECURITISATIONS							
180	<b>SPONSOR: TOTAL EXPOSURES</b>							
190	ON-BALANCE SHEET ITEMS							
200	SECURITISATIONS							
210	RE-SECURITISATIONS							
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
230	SECURITISATIONS							
240	RE-SECURITISATIONS							
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>								
250	CQS 1							
260	CQS 2							
270	CQS 3							
280	CQS 4							
290	ALL OTHER CQS AND UNRATED							

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

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS		NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)			
		010	020	030	040	050	
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS	A					
060		B					
070		C					
080	RE-SECURITISATIONS	D					
090		E					
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
110	SECURITISATIONS	A					
120		B					
130		C					
140	RE-SECURITISATIONS	D					
150		E					
160	EARLY AMORTISATION						
170	<b>INVESTOR: TOTAL EXPOSURES</b>						



▼ M2

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS		NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)			
		010	020	030	040	050	
180	ON-BALANCE SHEET ITEMS						
190	SECURITISATIONS	A					
200		B					
210		C					
220	RE-SECURITISATIONS	D					
230		E					
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
250	SECURITISATIONS	A					
260		B					
270		C					
280	RE-SECURITISATIONS	D					
290		E					
300	<b>SPONSOR: TOTAL EXPOSURES</b>						
310	ON-BALANCE SHEET ITEMS						
320	SECURITISATIONS	A					
330		B					
340		C					
350	RE-SECURITISATIONS	D					
360		E					

▼ M2

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS		NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)			
		010	020	030	040	050	
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
380	SECURITISATIONS	A					
390		B					
400		C					
410	RE-SECURITISATIONS	D					
420		E					
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
430	CQS 1 & S/T CQS 1						
440	CQS 2						
450	CQS 3						
460	CQS 4 & S/T CQS 2						
470	CQS 5						
480	CQS 6						
490	CQS 7 & S/T CQS 3						
500	CQS 8						
510	CQS 9						
520	CQS 10						
530	CQS 11						
540	ALL OTHER CQS AND UNRATED						

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS	A					
060		B					
070		C					
080	RE-SECURITISATIONS	D					
090		E					
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
110	SECURITISATIONS	A					
120		B					
130		C					
140	RE-SECURITISATIONS	D					
150		E					
160	EARLY AMORTISATION						
170	<b>INVESTOR: TOTAL EXPOSURES</b>						

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
180	ON-BALANCE SHEET ITEMS						
190	SECURITISATIONS	A					
200		B					
210		C					
220	RE-SECURITISATIONS	D					
230		E					
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
250	SECURITISATIONS	A					
260		B					
270		C					
280	RE-SECURITISATIONS	D					
290		E					
300	<b>SPONSOR: TOTAL EXPOSURES</b>						
310	ON-BALANCE SHEET ITEMS						
320	SECURITISATIONS	A					
330		B					
340		C					
350	RE-SECURITISATIONS	D					
360		E					

▼ M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
380	SECURITISATIONS	A					
390		B					
400		C					
410	RE-SECURITISATIONS	D					
420		E					
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
430	CQS 1 & S/T CQS 1						
440	CQS 2						
450	CQS 3						
460	CQS 4 & S/T CQS 2						
470	CQS 5						
480	CQS 6						
490	CQS 7 & S/T CQS 3						
500	CQS 8						
510	CQS 9						
520	CQS 10						
530	CQS 11						
540	ALL OTHER CQS AND UNRATED						

## ▼ M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE
			0 %	> 0 % and <=20 %	> 20 % and <=50 %	> 50 % and <=100 %	
			120	130	140	150	
010	<b>TOTAL EXPOSURES</b>						
020	OF WHICH: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS	A					
060		B					
070		C					
080	RE-SECURITISATIONS	D					
090		E					
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
110	SECURITISATIONS	A					
120		B					
130		C					
140	RE-SECURITISATIONS	D					
150		E					
160	EARLY AMORTISATION						
170	<b>INVESTOR: TOTAL EXPOSURES</b>						

▼ **M2**

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE
			0 %	> 0 % and <=20 %	> 20 % and <=50 %	> 50 % and <=100 %	
			120	130	140	150	
180	ON-BALANCE SHEET ITEMS						
190	SECURITISATIONS	A					
200		B					
210		C					
220	RE-SECURITISATIONS	D					
230		E					
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
250	SECURITISATIONS	A					
260		B					
270		C					
280	RE-SECURITISATIONS	D					
290		E					
300	<b>SPONSOR: TOTAL EXPOSURES</b>						
310	ON-BALANCE SHEET ITEMS						
320	SECURITISATIONS	A					
330		B					
340		C					
350	RE-SECURITISATIONS	D					
360		E					

▼ M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE
			0 %	> 0 % and <=20 %	> 20 % and <=50 %	> 50 % and <=100 %	
		120	130	140	150	160	170
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
380	SECURITISATIONS	A					
390		B					
400		C					
410	RE-SECURITISATIONS	D					
420		E					
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>							
430	CQS 1 & S/T CQS 1						
440	CQS 2						
450	CQS 3						
460	CQS 4 & S/T CQS 2						
470	CQS 5						
480	CQS 6						
490	CQS 7 & S/T CQS 3						
500	CQS 8						
510	CQS 9						
520	CQS 10						
530	CQS 11						
540	ALL OTHER CQS AND UNRATED						



▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS													
		(-) DEDUCT- ED FROM OWN FUNDS	SUBJE- CT TO RISK WEIG- HTS	RATINGS BASED METHOD (CREDIT QUALITY STEPS)											
				CQS 1 & S/T CQS 1	CQS 2	CQS 3	CQS 4 & S/T CQS 2	CQS 5	CQS 6	CQS 7 & S/T CQS 3	CQS 8	CQS 9	CQS 10	CQS 11	ALL OTHER CQS
				180	190	200	210	220	230	240	250	260	270	280	290
010	<b>TOTAL EXPOSURES</b>														
020	OF WHICH: RE-SECURITISATIONS														
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>														
040	ON-BALANCE SHEET ITEMS														
050	SECURITISATIONS	A													
060		B													
070		C													
080	RE-SECURITISATIONS	D													
090		E													
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES														
110	SECURITISATIONS	A													
120		B													
130		C													
140	RE-SECURITISATIONS	D													
150		E													
160	EARLY AMORTISATION														
170	<b>INVESTOR: TOTAL EXPOSURES</b>														

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS													
		(-) DEDUCT- ED FROM OWN FUNDS	SUBJE- CT TO RISK WEIG- HTS	RATINGS BASED METHOD (CREDIT QUALITY STEPS)											
				CQS 1 & S/T CQS 1	CQS 2	CQS 3	CQS 4 & S/T CQS 2	CQS 5	CQS 6	CQS 7 & S/T CQS 3	CQS 8	CQS 9	CQS 10	CQS 11	ALL OTHER CQS
				180	190	200	210	220	230	240	250	260	270	280	290
180	ON-BALANCE SHEET ITEMS														
190	SECURITISATIONS	A													
200		B													
210		C													
220	RE-SECURITISATIONS	D													
230		E													
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES														
250	SECURITISATIONS	A													
260		B													
270		C													
280	RE-SECURITISATIONS	D													
290		E													
300	<b>SPONSOR: TOTAL EXPOSURES</b>														
310	ON-BALANCE SHEET ITEMS														
320	SECURITISATIONS	A													
330		B													
340		C													
350	RE-SECURITISATIONS	D													
360		E													

▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS													
		(-) DEDUCT- ED FROM OWN FUNDS	SUBJE- CT TO RISK WEIG- HTS	RATINGS BASED METHOD (CREDIT QUALITY STEPS)											
				CQS 1 & S/T CQS 1	CQS 2	CQS 3	CQS 4 & S/T CQS 2	CQS 5	CQS 6	CQS 7 & S/T CQS 3	CQS 8	CQS 9	CQS 10	CQS 11	ALL OTHER CQS
				180	190	200	210	220	230	240	250	260	270	280	290
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES														
380	SECURITISATIONS	A													
390		B													
400		C													
410	RE-SECURITISATIONS	D													
420		E													
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>															
430	CQS 1 & S/T CQS 1														
440	CQS 2														
450	CQS 3														
460	CQS 4 & S/T CQS 2														
470	CQS 5														
480	CQS 6														
490	CQS 7 & S/T CQS 3														
500	CQS 8														
510	CQS 9														
520	CQS 10														
530	CQS 11														
540	ALL OTHER CQS AND UNRATED														

▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS	
		1 250 %	SUPERVISORY FORMULA METHOD		LOOK-THROUGH		INTERNAL ASSESSMENT APPROACH		
		UNRATED		AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)
		320	330	340	350	360	370		380
010	<b>TOTAL EXPOSURES</b>								
020	OF WHICH: RE-SECURITISATIONS								
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>								
040	ON-BALANCE SHEET ITEMS								
050	SECURITISATIONS	A							
060		B							
070		C							
080	RE-SECURITISATIONS	D							
090		E							
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
110	SECURITISATIONS	A							
120		B							
130		C							
140	RE-SECURITISATIONS	D							
150		E							
160	EARLY AMORTISATION								
170	<b>INVESTOR: TOTAL EXPOSURES</b>								

▼ M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS	
		1 250 %	SUPERVISORY FORMULA METHOD		LOOK-THROUGH		INTERNAL ASSESSMENT APPROACH		
		UNRATED		AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)
		320	330	340	350	360	370		380
180	ON-BALANCE SHEET ITEMS								
190	SECURITISATIONS	A							
200		B							
210		C							
220	RE-SECURITISATIONS	D							
230		E							
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
250	SECURITISATIONS	A							
260		B							
270		C							
280	RE-SECURITISATIONS	D							
290		E							
300	<b>SPONSOR: TOTAL EXPOSURES</b>								
310	ON-BALANCE SHEET ITEMS								
320	SECURITISATIONS	A							
330		B							
340		C							
350	RE-SECURITISATIONS	D							
360		E							

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS	
		1 250 %	SUPERVISORY FORMULA METHOD		LOOK-THROUGH		INTERNAL ASSESSMENT APPROACH		
		UNRATED		AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)
		320	330	340	350	360	370		380
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES								
380	SECURITISATIONS	A							
390		B							
400		C							
410	RE-SECURITISATIONS	D							
420		E							
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>									
430	CQS 1 & S/T CQS 1								
440	CQS 2								
450	CQS 3								
460	CQS 4 & S/T CQS 2								
470	CQS 5								
480	CQS 6								
490	CQS 7 & S/T CQS 3								
500	CQS 8								
510	CQS 9								
520	CQS 10								
530	CQS 11								
540	ALL OTHER CQS AND UNRATED								

▼ M2

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE IRB SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISATIONS			BEFORE CAP	AFTER CAP	
010	<b>TOTAL EXPOSURES</b>						Cell linked to CA	
020	OF WHICH: RE-SECURITISATIONS						Cell linked to CA	
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
040	ON-BALANCE SHEET ITEMS							
050	SECURITISATIONS	A						
060		B						
070		C						
080	RE-SECURITISATIONS	D						
090		E						
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
110	SECURITISATIONS	A						
120		B						
130		C						
140	RE-SECURITISATIONS	D						
150		E						
160	EARLY AMORTISATION							
170	<b>INVESTOR: TOTAL EXPOSURES</b>							

▼ M2

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE IRB SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISATIONS			BEFORE CAP	AFTER CAP	
180	ON-BALANCE SHEET ITEMS							
190	SECURITISATIONS	A						
200		B						
210		C						
220	RE-SECURITISATIONS	D						
230		E						
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
250	SECURITISATIONS	A						
260		B						
270		C						
280	RE-SECURITISATIONS	D						
290		E						
300	<b>SPONSOR: TOTAL EXPOSURES</b>							
310	ON-BALANCE SHEET ITEMS							
320	SECURITISATIONS	A						
330		B						
340		C						
350	RE-SECURITISATIONS	D						
360		E						



▼ M2

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE IRB SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISATIONS			BEFORE CAP	AFTER CAP	
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
380	SECURITISATIONS	A						
390		B						
400		C						
410	RE-SECURITISATIONS	D						
420		E						
<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>								
430	CQS 1 & S/T CQS 1							
440	CQS 2							
450	CQS 3							
460	CQS 4 & S/T CQS 2							
470	CQS 5							
480	CQS 6							
490	CQS 7 & S/T CQS 3							
500	CQS 8							
510	CQS 9							
520	CQS 10							
530	CQS 11							
540	ALL OTHER CQS AND UNRATED							

## C 14.00 — DETAILED INFORMATION ON SECURITISATIONS (SEC Details)

ROW NUMBER	INTERNAL CODE	IDENTIFIER OF THE SECURITISATION	IDENTIFIER OF THE ORIGINATOR	SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC)	ACCOUNTING TREATMENT: Securitised exposures are kept or removed from the balance sheet?	SOLVENCY TREATMENT: Securitisation positions subject to own funds requirements?	SECURITISATION OR
005	010	020	030	040	050	060	070

RETENTION			ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)	NON ABCP PROGRAMMES	
TYPE OF RETENTION APPLIED	% OF RETENTION AT REPORTING DATE	COMPLIANCE WITH THE RETENTION REQUIREMENT?		ORIGINATION DATE (mm/yyyy)	TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE
080	090	100	110	120	130

SECURITISED EXPOSURES								
TOTAL AMOUNT	INSTITUTION'S SHARE (%)	TYPE	APPROACH APPLIED (SA/IRB/MIX)	NUMBER OF EXPOSURES	COUNTRY	ELGD (%)	(-) VALUE ADJUSTMENTS AND PROVISIONS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)
140	150	160	170	180	190	200	210	220

▼ M2

SECURITISATION STRUCTURE							
ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES			MATURITY	
SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	FIRST LOSS	FIRST FORESEEABLE TERMINATION DATE	LEGAL FINAL MATURITY DATE
230	240	250	260	270	280	290	300

SECURITISATION POSITIONS										
ORIGINAL EXPOSURE PRE-CONVERSION FACTORS						MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES				EARLY AMORTISATION
ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES			DIRECT CREDIT SUBSTITUTES	IRS / CRS	ELIGIBLE LIQUIDITY FACILITIES	OTHER (including non-eligible LF)	CONVERSION FACTOR APPLIED
SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	FIRST LOSS					
310	320	330	340	350	360	370	380	390	400	410

(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		SECURITISATION POSITIONS - TRADING BOOK			
	BEFORE CAP	AFTER CAP	CTP OR NON-CTP?	NET POSITIONS		TOTAL OWN FUNDS REQUIREMENTS (SA)
				LONG	SHORT	SPECIFIC RISK
420	430	440	450	460	470	480

## C 16.00 — OPERATIONAL RISK (OPR)

BANKING ACTIVITIES		RELEVANT INDICATOR			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			OWN FUNDS REQUIREMENT	Total operational risk exposure amount
		YEAR-3	YEAR-2	LAST YEAR	YEAR-3	YEAR-2	LAST YEAR		
		010	020	030	040	050	060		
010	1. BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)								Cell linked to CA2
020	2. BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES								Cell linked to CA2
	<i>SUBJECT TO TSA:</i>								
030	CORPORATE FINANCE (CF)								
040	TRADING AND SALES (TS)								
050	RETAIL BROKERAGE (RBr)								
060	COMMERCIAL BANKING (CB)								
070	RETAIL BANKING (RB)								
080	PAYMENT AND SETTLEMENT (PS)								
090	AGENCY SERVICES (AS)								
100	ASSET MANAGEMENT (AM)								
	<i>SUBJECT TO ASA:</i>								
110	COMMERCIAL BANKING (CB)								
120	RETAIL BANKING (RB)								
130	3. BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA								Cell linked to CA2

BANKING ACTIVITIES		AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE				
		OF WHICH: DUE TO AN ALLOCATION MECHANISM	OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO DIVERSIFICATION	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)
		080	090	100	110	120
010	1. BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)					
020	2. BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES					
	<i>SUBJECT TO TSA:</i>					
030	CORPORATE FINANCE (CF)					
040	TRADING AND SALES (TS)					
050	RETAIL BROKERAGE (RBr)					
060	COMMERCIAL BANKING (CB)					
070	RETAIL BANKING (RB)					
080	PAYMENT AND SETTLEMENT (PS)					
090	AGENCY SERVICES (AS)					
100	ASSET MANAGEMENT (AM)					
	<i>SUBJECT TO ASA:</i>					
110	COMMERCIAL BANKING (CB)					
120	RETAIL BANKING (RB)					
130	3. BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA					

**C 17.00 — OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR Details)**

MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERN- AL FRAUD	EXTERN- AL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEM- ENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
010	<b>CORPORATE FINANCE [CF]</b>	Number of events									
020		Total loss amount									
030		Maximum single loss									
040		Sum of the five largest losses									
050		Total loss recovery									
110	<b>TRADING AND SALES [TS]</b>	Number of events									
120		Total loss amount									
130		Maximum single loss									
140		Sum of the five largest losses									
150		Total loss recovery									

MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
210	<b>RETAIL BROKERAGE [RBr]</b>	Number of events									
220		Total loss amount									
230		Maximum single loss									
240		Sum of the five largest losses									
250		Total loss recovery									
310	<b>COMMERCIAL BANKING [CB]</b>	Number of events									
320		Total loss amount									
330		Maximum single loss									
340		Sum of the five largest losses									
350		Total loss recovery									

▼ M3

MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
410	<b>RETAIL BANKING [RB]</b>	Number of events									
420		Total loss amount									
430		Maximum single loss									
440		Sum of the five largest losses									
450		Total loss recovery									
510	<b>PAYMENT AND SETTLEMENT [PS]</b>	Number of events									
520		Total loss amount									
530		Maximum single loss									
540		Sum of the five largest losses									
550		Total loss recovery									



MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
610	AGENCY SERVICES [AS]	Number of events									
620		Total loss amount									
630		Maximum single loss									
640		Sum of the five largest losses									
650		Total loss recovery									
710	ASSET MANAGEMENT [AM]	Number of events									
720		Total loss amount									
730		Maximum single loss									
740		Sum of the five largest losses									
750		Total loss recovery									

MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
810	<b>CORPORATE ITEMS [CI]</b>	Number of events									
820		Total loss amount									
830		Maximum single loss									
840		Sum of the five largest losses									
850		Total loss recovery									
910	<b>TOTAL BUSINESS LINES</b>	Number of events. Of which:									
911		≥ 10 000 and < 20 000									
912		≥ 20 000 and < 100 000									
913		≥ 100 000 and < 1 000 000									
914		≥ 1 000 000									

▼ M3

MAPPING OF LOSSES TO BUSINESS LINES		EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
		INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows		010	020	030	040	050	060	070	080	090	100
920	Total loss amount. Of which:										
921	≥ 10 000 and < 20 000										
922	≥ 20 000 and < 100 000										
923	≥ 100 000 and < 1 000 000										
924	≥ 1 000 000										
930	Maximum single loss										
940	Sum of the five largest losses										
950	Total loss recovery										

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

Currency:

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
010	<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b>						Cell linked to CA2	
011	<b>General risk</b>							
012	Derivatives							
013	Other assets and liabilities							
020	Maturity-based approach							
030	Zone 1							
040	0 ≤ 1 month							
050	> 1 ≤ 3 months							
060	> 3 ≤ 6 months							
070	> 6 ≤ 12 months							
080	Zone 2							
090	> 1 ≤ 2 (1,9 for coupon of less than 3 %) years							
100	> 2 ≤ 3 (> 1,9 ≤ 2,8 for coupon of less than 3 %) years							
110	> 3 ≤ 4 (> 2,8 ≤ 3,6 for coupon of less than 3 %) years							
120	Zone 3							

▼ M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
130	> 4 ≤ 5 (> 3,6 ≤ 4,3 for coupon of less than 3 %) years							
140	> 5 ≤ 7 (> 4,3 ≤ 5,7 for coupon of less than 3 %) years							
150	> 7 ≤ 10 (> 5,7 ≤ 7,3 for coupon of less than 3 %) years							
160	> 10 ≤ 15 (> 7,3 ≤ 9,3 for coupon of less than 3 %) years							
170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for coupon of less than 3 %) years							
180	> 20 (> 10,6 ≤ 12,0 for coupon of less than 3 %) years							
190	(> 12,0 ≤ 20,0 for coupon of less than 3 %) years							
200	(> 20 for coupon of less than 3 %) years							
210	Duration-based approach							
220	Zone 1							
230	Zone 2							
240	Zone 3							
250	<b>Specific risk</b>							
251	Own funds requirement for non-securitisation debt instruments							
260	Debt securities under the first category in Table 1							

▼ M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
270	Debt securities under the second category in Table 1							
280	With residual term ≤ 6 months							
290	With a residual term > 6 months and ≤ 24 months							
300	With a residual term > 24 months							
310	Debt securities under the third category in Table 1							
320	Debt securities under the fourth category in Table 1							
321	Rated nth-to default credit derivatives							
325	Own funds requirement for securitisation instruments							
330	Own funds requirement for the correlation trading portfolio							
340	Particular approach for position risk in CIUs							
350	Additional requirements for options (non-delta risks)							
360	Simplified method							
370	Delta plus approach - additional requirements for gamma risk							
380	Delta plus approach - additional requirements for vega risk							
390	Scenario matrix approach							

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

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT
		010	020	030	040	050	060
010	<b>TOTAL EXPOSURES</b>						
020	Of which: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	SECURITISATIONS						
050	RE-SECURITISATIONS						
060	<b>INVESTOR: TOTAL EXPOSURES</b>						
070	SECURITISATIONS						
080	RE-SECURITISATIONS						
090	<b>SPONSOR: TOTAL EXPOSURES</b>						
100	SECURITISATIONS						
110	RE-SECURITISATIONS						
<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>							
120	1. Residential mortgages						
130	2. Commercial mortgages						
140	3. Credit card receivables						
150	4. Leasing						
160	5. Loans to corporates or SMEs						
170	6. Consumer loans						
180	7. Trade receivables						
190	8. Other assets						
200	9. Covered Bondes						
210	10. Other liabilities						

▼ M2

		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS															
		RISK WEIGHTS < 1 250 %															
		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	150 %	200 %	225 %	250 %	300 %	350 %	425 %	500 %	650 %	750 %	850 %
		070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220
010	<b>TOTAL EXPOSURES</b>																
020	Of which: RE-SECURITISATIONS																
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>																
040	SECURITISATIONS																
050	RE-SECURITISATIONS																
060	<b>INVESTOR: TOTAL EXPOSURES</b>																
070	SECURITISATIONS																
080	RE-SECURITISATIONS																
090	<b>SPONSOR: TOTAL EXPOSURES</b>																
100	SECURITISATIONS																
110	RE-SECURITISATIONS																
<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>																	
120	1. Residential mortgages																
130	2. Commercial mortgages																
140	3. Credit card receivables																
150	4. Leasing																
160	5. Loans to corporates or SMEs																
170	6. Consumer loans																
180	7. Trade receivables																
190	8. Other assets																
200	9. Covered Bonds																
210	10. Other liabilities																



## ▼ M2

		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS						
		1 250 %		SUPERVISORY FORMULA METHOD		LOOK-THROUGH	INTERNAL ASSESMENT APPROACH	
		RATED	UNRATED		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)
		230	240	250	260	270	280	290
010	<b>TOTAL EXPOSURES</b>							
020	Of which: RE-SECURITISATIONS							
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
040	SECURITISATIONS							
050	RE-SECURITISATIONS							
060	<b>INVESTOR: TOTAL EXPOSURES</b>							
070	SECURITISATIONS							
080	RE-SECURITISATIONS							
090	<b>SPONSOR: TOTAL EXPOSURES</b>							
100	SECURITISATIONS							
110	RE-SECURITISATIONS							
	<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>							
120	1. Residential mortgages							
130	2. Commercial mortgages							
140	3. Credit card receivables							
150	4. Leasing							
160	5. Loans to corporates or SMEs							
170	6. Consumer loans							
180	7. Trade receivables							
190	8. Other assets							
200	9. Covered Bondes							
210	10. Other liabilities							

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS															
		RISK WEIGHTS < 1 250 %															
		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	150 %	200 %	225 %	250 %	300 %	350 %	425 %	500 %	650 %	750 %	850 %
		300	310	320	330	340	350	360	370	380	390	400	410	420	430	440	450
010	<b>TOTAL EXPOSURES</b>																
020	Of which: RE-SECURITISATIONS																
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>																
040	SECURITISATIONS																
050	RE-SECURITISATIONS																
060	<b>INVESTOR: TOTAL EXPOSURES</b>																
070	SECURITISATIONS																
080	RE-SECURITISATIONS																
090	<b>SPONSOR: TOTAL EXPOSURES</b>																
100	SECURITISATIONS																
110	RE-SECURITISATIONS																
<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>																	
120	1. Residential mortgages																
130	2. Commercial mortgages																
140	3. Credit card receivables																
150	4. Leasing																
160	5. Loans to corporates or SMEs																
170	6. Consumer loans																
180	7. Trade receivables																
190	8. Other assets																
200	9. Covered Bondes																
210	10. Other liabilities																

▼ M2

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS							OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	
		1 250 %		SUPERVISORY FORMULA METHOD		LOOK-THROUGH	INTERNAL ASSESMENT APPROACH		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS
		RATED	UNRATED		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)		
		460	470	480	490	500	510	520	530	540
010	<b>TOTAL EXPOSURES</b>									
020	Of which: RE-SECURITISATIONS									
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>									
040	SECURITISATIONS									
050	RE-SECURITISATIONS									
060	<b>INVESTOR: TOTAL EXPOSURES</b>									
070	SECURITISATIONS									
080	RE-SECURITISATIONS									
090	<b>SPONSOR: TOTAL EXPOSURES</b>									
100	SECURITISATIONS									
110	RE-SECURITISATIONS									
<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>										
120	1. Residential mortgages									
130	2. Commercial mortgages									
140	3. Credit card receivables									
150	4. Leasing									
160	5. Loans to corporates or SMEs									
170	6. Consumer loans									
180	7. Trade receivables									
190	8. Other assets									
200	9. Covered Bondes									
210	10. Other liabilities									

▼ M2

		BEFORE CAP			AFTER CAP			TOTAL OWN FUNDS REQUIREMENTS
		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	
		550	560	570	580	590	600	
010	<b>TOTAL EXPOSURES</b>						Cell linked to MKR SA TDI {325:060}	
020	Of which: RE-SECURITISATIONS							
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
040	SECURITISATIONS							
050	RE-SECURITISATIONS							
060	<b>INVESTOR: TOTAL EXPOSURES</b>							
070	SECURITISATIONS							
080	RE-SECURITISATIONS							
090	<b>SPONSOR: TOTAL EXPOSURES</b>							
100	SECURITISATIONS							
110	RE-SECURITISATIONS							
<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>								
120	1. Residential mortgages							
130	2. Commercial mortgages							
140	3. Credit card receivables							
150	4. Leasing							
160	5. Loans to corporates or SMEs							
170	6. Consumer loans							
180	7. Trade receivables							
190	8. Other assets							
200	9. Covered Bondes							
210	10. Other liabilities							

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

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT
		010	020	030	040	050	060
010	<b>TOTAL EXPOSURES</b>						
	<b>SECURITISATION POSITIONS:</b>						
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
030	SECURITISATIONS						
040	OTHER CTP POSITIONS						
050	<b>INVESTOR: TOTAL EXPOSURES</b>						
060	SECURITISATIONS						
070	OTHER CTP POSITIONS						
080	<b>SPONSOR: TOTAL EXPOSURES</b>						
090	SECURITISATIONS						
100	OTHER CTP POSITIONS						
	<b>N-TH-TO-DEFAULT CREDIT DERIVATES:</b>						
110	N-TH-TO-DEFAULT CREDIT DERIVATES						
120	OTHER CTP POSITIONS						

		BREAKDOWN OF THE NET POSITION (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS																	
		RISK WEIGHTS < 1 250 %										1 250 %		SUPERVISORY FORMULA METHOD	LOOK- THROU- GH	INTERNAL ASSESSMENT APPROACH			
		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	250 %	350 %	425 %	650 %	Other	RATED	UNRAT- ED			AVERAGE RISK WEIGHT (%)	AVERAGE RISK WEIGHT (%)		
		070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	
010	<b>TOTAL EXPOSURES</b>																		
	<b>SECURITISATION POSITIONS:</b>																		
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>																		
030	SECURITISATIONS																		
040	OTHER CTP POSITIONS																		
050	<b>INVESTOR: TOTAL EXPOSURES</b>																		
060	SECURITISATIONS																		
070	OTHER CTP POSITIONS																		
080	<b>SPONSOR: TOTAL EXPOSURES</b>																		
090	SECURITISATIONS																		
100	OTHER CTP POSITIONS																		
	<b>N-TH-TO-DEFAULT CREDIT DERIVATES:</b>																		
110	N-TH-TO-DEFAULT CREDIT DERIVATES																		
120	OTHER CTP POSITIONS																		

		BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS														
		RISK WEIGHTS < 1 250 %										1 250 %		SUPERVISORY FORMULA METHOD		
		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	250 %	350 %	425 %	650 %	Other	RATED	UNRATED	360	AVERAGE RISK WEIGHT (%)	
		240	250	260	270	280	290	300	310	320	330	340	350		370	
010	<b>TOTAL EXPOSURES</b>															
	<b>SECURITISATION POSITIONS:</b>															
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>															
030	SECURITISATIONS															
040	OTHER CTP POSITIONS															
050	<b>INVESTOR: TOTAL EXPOSURES</b>															
060	SECURITISATIONS															
070	OTHER CTP POSITIONS															
080	<b>SPONSOR: TOTAL EXPOSURES</b>															
090	SECURITISATIONS															
100	OTHER CTP POSITIONS															
	<b>N-TH-TO-DEFAULT CREDIT DERIVATES:</b>															
110	N-TH-TO-DEFAULT CREDIT DERIVATES															
120	OTHER CTP POSITIONS															

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		BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS			BEFORE CAP		AFTER CAP		TOTAL OWN FUNDS REQUIREMENTS
		LOOK- THROUGH	INTERNAL ASSESMENT APPROACH		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	
			AVERAGE RISK WEIGHT (%)						
		380	390	400	410	420	430	440	450
010	<b>TOTAL EXPOSURES</b>								Cell linked to MKR SA TDI {330:060}
	<b>SECURITISATION POSITIONS:</b>								
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>								
030	SECURITISATIONS								
040	OTHER CTP POSITIONS								
050	<b>INVESTOR: TOTAL EXPOSURES</b>								
060	SECURITISATIONS								
070	OTHER CTP POSITIONS								
080	<b>SPONSOR: TOTAL EXPOSURES</b>								
090	SECURITISATIONS								
100	OTHER CTP POSITIONS								
	<b>N-TH-TO-DEFAULT CREDIT DERIVATES:</b>								
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES								
120	OTHER CTP POSITIONS								



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

National market:

		POSITIONS				POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS				
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
010	<b>EQUITIES IN TRADING BOOK</b>							Cell linked to CA
020	General risk							
021	Derivatives							
022	Other assets and liabilities							
030	Exchange traded stock-index futures broadly diversified subject to particular approach							
040	Other equities than exchange traded stock-index futures broadly diversified							
050	Specific risk							
080	Particular approach for position risk in CIUs							

▼ **M3**

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050		
090	Additional requirements for options (non-delta risks)							
100	Simplified method							
110	Delta plus approach — additional requirements for gamma risk							
120	Delta plus approach — additional requirements for vega risk							
130	Scenario matrix approach							

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

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
010	<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>									Cell linked to CA
020	Currencies closely correlated									
030	All other currencies (including CIUs treated as different currencies)									
040	Gold									
050	Additional requirements for options (non-delta risks)									
060	Simplified method									
070	Delta plus approach — additional requirements for gamma risk									
080	Delta plus approach — additional requirements for vega risk									
090	Scenario matrix approach									

## ▼ M3

	ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
	LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
	020	030	040	050	060	070	080		

**BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES**

100	Other assets and liabilities other than off-balance sheet items and derivatives									
110	Off-balance sheet items									
120	Derivatives									

**Memorandum items: CURRENCY POSITIONS**

130	Euro									
140	Lek									
150	Argentine Peso									
160	Australian Dollar									
170	Brazilian Real									
180	Bulgarian Lev									
190	Canadian Dollar									
200	Czech Koruna									
210	Danish Krone									
220	Egyptian Pound									

## ▼ M3

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
230	Pound Sterling									
240	Forint									
250	Yen									
270	Lithuanian Litas									
280	Denar									
290	Mexican Peso									
300	Zloty									
310	Rumanian Leu									
320	Russian Ruble									
330	Serbian Dinar									
340	Swedish Krona									
350	Swiss Franc									
360	Turkish Lira									
370	Hryvnia									
380	US Dollar									
390	Iceland Krona									

▼ **M3**

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
400	Norwegian Krone									
410	Hong Kong Dollar									
420	New Taiwan Dollar									
430	New Zealand Dollar									
440	Singapore Dollar									
450	Won									
460	Yuan Renminbi									
470	Other									
480	Croatian Kuna									

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

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREME- NTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
010	<b>TOTAL POSITIONS IN COMMODITIES</b>							Cell linked to CA
020	Precious metals (except gold)							
030	Base metals							
040	Agricultural products (softs)							
050	Others							
060	Of which energy products (oil, gas)							
070	Maturity ladder approach							
080	Extended maturity ladder approach							
090	Simplified approach: All positions							
100	Additional requirements for options (non-delta risks)							
110	Simplified method							
120	Delta plus approach - additional requirements for gamma risk							
130	Delta plus approach - additional requirements for vega risk							
140	Scenario matrix approach							

## C 24.00 — MARKET RISK INTERNAL MODELS (MKR IM)

		VaR		STRESSED VaR		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
		MULTIPLICATION FACTOR ( $m_c$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $VaR_{avg}$ )	PREVIOUS DAY ( $VaR_{t-1}$ )	MULTIPLICATION FACTOR ( $m_s$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $SVaR_{avg}$ )	LATEST AVAILABLE ( $SVaR_{t-1}$ )	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE
		030	040	050	060	070	080	090	100	110
010	<b>TOTAL POSITIONS</b>									
	<b>Memorandum items: BREAKDOWN OF MARKET RISK</b>									
020	<b>Traded debt instruments</b>									
030	<b>TDI - General risk</b>									
040	<b>TDI - Specific Risk</b>									
050	<b>Equities</b>									
060	<b>Equities - General risk</b>									
070	<b>Equities - Specific Risk</b>									
080	<b>Foreign Exchange risk</b>									
090	<b>Commodities risk</b>									
100	<b>Total amount for general risk</b>									
110	<b>Total amount for specific risk</b>									



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		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	Number of overshootings during previous 250 working days	VaR Multiplication Factor (m <sub>c</sub> )	SVaR Multiplication Factor (m <sub>s</sub> )	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG POSITIONS AFTER CAP	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET SHORT POSITIONS AFTER CAP
		120	130	140	150	160	170	180
010	<b>TOTAL POSITIONS</b>		Cell linked to CA					
	<b>Memorandum items: BREAKDOWN OF MARKET RISK</b>							
020	<b>Traded debt instruments</b>							
030	<b>TDI - General risk</b>							
040	<b>TDI - Specific Risk</b>							
050	<b>Equities</b>							
060	<b>Equities - General risk</b>							
070	<b>Equities - Specific Risk</b>							
080	<b>Foreign Exchange risk</b>							
090	<b>Commodities risk</b>							
100	<b>Total amount for general risk</b>							
110	<b>Total amount for specific risk</b>							

## C 25.00 — CREDIT VALUE ADJUSTMENT RISK (CVA)

		EXPOSURE VALUE			VaR		STRESSED VaR	
		of which: OTC Derivatives	of which: SFT	MULTIPLICATION FACTOR ( $m_c$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $VaR_{avg}$ )	PREVIOUS DAY ( $VaR_{t-1}$ )	MULTIPLICATION FACTOR ( $m_s$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $SVaR_{avg}$ )	LATEST AVAILABLE ( $SVaR_{t-1}$ )	
								010
010	<b>CVA risk total</b>							
020	<b>According to Advanced method</b>							
030	<b>According to Standardised method</b>							
040	<b>Based on OEM</b>							

		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	MEMORANDUM ITEMS			CVA RISK HEDGE NOTIONALS	
				Number of counterparties	of which: proxy was used to determine credit spread	INCURRED CVA	SINGLE NAME CDS	INDEX CDS
010	<b>CVA risk total</b>		Link to {CA2;r640;c010}					
020	<b>According to Advanced method</b>		Link to {CA2;r650;c010}					
030	<b>According to Standardised method</b>		Link to {CA2;r660;c010}					
040	<b>Based on OEM</b>		Link to {CA2;r670;c010}					

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    - 3.3.2. BREAKDOWN OF THE CR IRB TEMPLATE
    - 3.3.3. C 08.01 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR IRB 1)
      - 3.3.3.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
    - 3.3.4. C 08.02 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2 TEMPLATE)
  - 3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN (CR GB)
    - 3.4.1. C 09.01 — GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA EXPOSURES (CR GB 1)
      - 3.4.1.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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- 3.4.2. C 09.02 — GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB EXPOSURES (CR GB 2)
  - 3.4.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 3.4.3. C 09.03 — BREAKDOWN OF TOTAL OWN FUNDS REQUIREMENTS FOR CREDIT RISK OF RELEVANT CREDIT EXPOSURES BY COUNTRY (CR GB 3)
  - 3.4.3.1. GENERAL REMARKS
  - 3.4.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 3.5. C 10.01 AND C 10.02 — EQUITY EXPOSURES UNDER THE INTERNAL RATINGS BASED APPROACH (CR EQU IRB 1 AND CR EQU IRB 2)
  - 3.5.1. GENERAL REMARKS
  - 3.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS (APPLICABLE TO BOTH CR EQU IRB 1 AND CR EQU IRB 2)
- 3.6. C 11.00 — SETTLEMENT/DELIVERY RISK (CR SETT)
  - 3.6.1. GENERAL REMARKS
  - 3.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 3.7. C 12.00 — CREDIT RISK: SECURITISATION — STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)
  - 3.7.1. GENERAL REMARKS
  - 3.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 3.8. C 13.00 — CREDIT RISK — SECURITISATIONS: INTERNAL RATINGS BASED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)
  - 3.8.1. GENERAL REMARKS
  - 3.8.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 3.9. C 14.00 — DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)
  - 3.9.1. GENERAL REMARKS
  - 3.9.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
- 4. OPERATIONAL RISK TEMPLATES
  - 4.1. C 16.00 — OPERATIONAL RISK (OPR)
    - 4.1.1. GENERAL REMARKS
    - 4.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 4.2. C 17.00 — OPERATIONAL RISK: GROSS LOSSES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR DETAILS)
    - 4.2.1. GENERAL REMARKS
    - 4.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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- 5. MARKET RISK TEMPLATES
  - 5.1. C 18.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)
    - 5.1.1. GENERAL REMARKS
    - 5.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.2. C 19.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)
    - 5.2.1. GENERAL REMARKS
    - 5.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.3. C 20.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK FOR POSITIONS ASSIGNED TO THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)
    - 5.3.1. GENERAL REMARKS
    - 5.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.4. C 21.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)
    - 5.4.1. GENERAL REMARKS
    - 5.4.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.5. C 22.00 — MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)
    - 5.5.1. GENERAL REMARKS
    - 5.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.6. C 23.00 — MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)
    - 5.6.1. GENERAL REMARKS
    - 5.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.7. C 24.00 — MARKET RISK INTERNAL MODEL (MKR IM)
    - 5.7.1. GENERAL REMARKS
    - 5.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS
  - 5.8. C 25.00 — CREDIT VALUATION ADJUSTMENT RISK (CVA)
    - 5.8.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

**▼ M3****PART I: GENERAL INSTRUCTIONS**

1. STRUCTURE AND CONVENTIONS
  - 1.1. STRUCTURE
    1. Overall, the framework consists of five blocks of templates:
      - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount;
      - (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity
      - (c) credit risk (including counterparty, dilution and settlement risks);
      - (d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);
      - (e) operational risk.
    2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as examples and validation rules are included in these Guidelines for implementation of the Common Reporting framework.
    3. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.
  - 1.2. NUMBERING CONVENTION
    4. The document follows the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
    5. The following general notation is followed in the instructions: {Template;Row;Column}.
    6. In the case of validations inside a template, in which only data points of that template is used, notations do not refer to a template: {Row;Column}.
    7. In the case of templates with only one column, only rows are referred to. {Template;Row}
    8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.
  - 1.3. SIGN CONVENTION
    9. Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

**▼ M3****PART II: TEMPLATE RELATED INSTRUCTIONS**

1. CAPITAL ADEQUACY OVERVIEW (CA)
  - 1.1. GENERAL REMARKS
    10. CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and transitional provisions and is structures in five templates:
      - a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital
      - b) CA2 template summarizes the total risk exposures amounts as defined in Article 92(3) of Regulation (EU) No 575/2013 ('CRR')
      - c) CA3 template contains the ratios for which CRR state a minimum level, and some other related data
      - d) CA4 template contains memorandums items needed for calculating items in CA1 as well as information with regard to the CRD capital buffers.
      - e) CA5 template contains the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.
    11. The templates shall apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.
    12. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1), Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).
    13. Transitional provisions are treated as follows in CA templates:
      - a) The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the *final provisions* (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included.



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

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

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

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

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

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

## 1.2. C 01.00 — OWN FUNDS (CA1)

## 1.2.1. Instructions concerning specific positions

Row	Legal references and instructions
010	<p><b>1. Own funds</b></p> <p>Articles 4(1)(118) and 72 of CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.</p>
015	<p><b>1.1 Tier 1 capital</b></p> <p>Article 25 of CRR</p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital</p>
020	<p><b>1.1.1 Common Equity Tier 1 capital</b></p> <p>Article 50 of CRR</p>
030	<p><b>1.1.1.1 Capital instruments eligible as CET1 capital</b></p> <p>Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR</p>

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Row	Legal references and instructions
040	<p><b>1.1.1.1.1 Paid up capital instruments</b></p> <p>Articles 26(1) point (a) and 27 to 31 of CRR</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 of CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
045	<p><b>1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations</b></p> <p>Article 31 of CRR</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled.</p>
050	<p><b>1.1.1.1.2* Memorandum item: Capital instruments not eligible</b></p> <p>Article 28(1) points (b), (l) and (m) of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
060	<p><b>1.1.1.1.3 Share premium</b></p> <p>Articles 4(1)(124), 26(1) point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
070	<p><b>1.1.1.1.4 (-) Own CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of CRR</p> <p>Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 of CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.</p>

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Row	Legal references and instructions
080	<p><b>1.1.1.1.4.1 (-) Direct holdings of CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 42 point (a) of CRR.</p>
090	<p><b>1.1.1.1.4.2 (-) Indirect holdings of CET1 instruments</b></p> <p>Articles 4(1)(114), 36(1) point (f) and 42 of CRR</p>
091	<p><b>1.1.1.1.4.3 (-) Synthetic holdings of CET1 instruments</b></p> <p>Articles 4(1)(126), 36(1) point (f) and 42 of CRR</p>
092	<p><b>1.1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of CRR</p> <p>According to Article 36(1) point (f) of CRR, ‘own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation’ shall be deducted.</p>
130	<p><b>1.1.1.2 Retained earnings</b></p> <p>Articles 26(1) point (c) and 26(2) of CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
140	<p><b>1.1.1.2.1 Previous years retained earnings</b></p> <p>Articles 4(1)(123) and 26(1) c) of CRR</p> <p>Article 4(1)(123) of CRR defines retained earnings as ‘Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting standards’.</p>
150	<p><b>1.1.1.2.2 Profit or loss eligible</b></p> <p>Articles 4(1)(121), 26(2) and 36(1) point (a) of CRR</p> <p>Article 26(2) of CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.</p> <p>On the other hand, losses shall be deducted from CET1, as stated in article 36(1) point (a) of CRR.</p>

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Row	Legal references and instructions
160	<p><b>1.1.1.2.2.1 Profit or loss attributable to owners of the parent</b></p> <p>Articles 26(2) and 36(1) point (a) of CRR</p> <p>The amount to be reported shall be the profit or loss reported in the accounting income statement.</p>
170	<p><b>1.1.1.2.2.2 (-) Part of interim or year-end profit not eligible</b></p> <p>Article 26(2) of CRR</p> <p>This row shall not present any figure if, for the reference period, the institution has reported losses. This is because the losses shall be completely deducted from CET1.</p> <p>If the institution reports profits, it shall be reported the part which is not eligible according to article 26(2) of CRR (i.e. profits not audited and foreseeable charges or dividends)</p> <p>Note that, in case of profits, the amount to be deduced shall be, at least, the interim dividends.</p>
180	<p><b>1.1.1.3 Accumulated other comprehensive income</b></p> <p>Articles 4(1)(100) and 26(1) point (d) of CRR</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014.</p>
200	<p><b>1.1.1.4 Other reserves</b></p> <p>Articles 4(1)(117) and 26(1) point (e) of CRR</p> <p>Other reserves are defined in CRR as ‘Reserves within the meaning of the applicable accounting standard that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings’.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
210	<p><b>1.1.1.5 Funds for general banking risk</b></p> <p>Articles 4(1)(112) and 26(1) point (f) of CRR</p> <p>Funds for general banking risk are defined in article 38 of Directive 86/635/EEC as ‘Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking’</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>

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Row	Legal references and instructions
220	<p><b>1.1.1.6 Transitional adjustments due to grandfathered CET1 Capital instruments</b></p> <p>Articles 483(1) to (3), and 484 to 487 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
230	<p><b>1.1.1.7 Minority interest given recognition in CET1 capital</b></p> <p>Article 4(120) and 84 of CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p>
240	<p><b>1.1.1.8 Transitional adjustments due to additional minority interests</b></p> <p>Articles 479 and 480 of CRR</p> <p>Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.</p>
250	<p><b>1.1.1.9 Adjustments to CET1 due to prudential filters</b></p> <p>Articles 32 to 35 of CRR</p>
260	<p><b>1.1.1.9.1 (-) Increases in equity resulting from securitised assets</b></p> <p>Article 32(1) of CRR</p> <p>The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.</p> <p>For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.</p>
270	<p><b>1.1.1.9.2 Cash flow hedge reserve</b></p> <p>Article 33(1) point (a) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>

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Row	Legal references and instructions
280	<p><b>1.1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</b></p> <p>Article 33(1) point (b) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
285	<p><b>1.1.1.9.4 Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Article 33(1) point (c) and 33(2) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
290	<p><b>1.1.1.9.5 (-) Value adjustments due to the requirements for prudent valuation</b></p> <p>Articles 34 and 105 of CRR</p> <p>Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 of CRR</p>
300	<p><b>1.1.1.10 (-) Goodwill</b></p> <p>Articles 4(1)(113), 36(1) point (b) and 37 of CRR</p>
310	<p><b>1.1.1.10.1 (-) Goodwill accounted for as intangible asset</b></p> <p>Articles 4(1)(113) and 36(1) point (b) of CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported here shall be the same that is reported in the balance sheet.</p>
320	<p><b>1.1.1.10.2 (-) Goodwill included in the valuation of significant investments</b></p> <p>Article 37 point (b) and 43 of CRR</p>
330	<p><b>1.1.1.10.3 Deferred tax liabilities associated to goodwill</b></p> <p>Article 37 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard</p>

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Row	Legal references and instructions
340	<p>1.1.1.11 (-) <b>Other intangible assets</b></p> <p>Articles 4(1)(115), 36(1) point (b) and 37 point (a) of CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p>
350	<p>1.1.1.11.1 (-) <b>Other intangible assets before deduction of deferred tax liabilities</b></p> <p>Articles 4(1)(115) and 36(1) point (b) of CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets others than goodwill.</p>
360	<p>1.1.1.11.2 <b>Deferred tax liabilities associated to other intangible assets</b></p> <p>Article 37 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the intangibles assets other than goodwill became impaired or was derecognised under the relevant accounting standard</p>
370	<p>1.1.1.12 (-) <b>Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b></p> <p>Articles 36(1) point (c) and 38 of CRR</p>
380	<p>1.1.1.13 (-) <b>IRB shortfall of credit risk adjustments to expected losses</b></p> <p>Articles 36(1) point (d), 40, 158 and 159 of CRR</p> <p>The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses (Article 40 of CRR)</p>
390	<p>1.1.1.14 (-) <b>Defined benefit pension fund assets</b></p> <p>Articles 4(1)(109), 36(1) point (e) and 41 of CRR</p>
400	<p>1.1.1.14.1 (-) <b>Defined benefit pension fund assets</b></p> <p>Articles 4(1)(109), 36(1) point (e) of CRR</p> <p>Defined benefit pension fund assets are defined as ‘the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan’</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>

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Row	Legal references and instructions
410	<p><b>1.1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets</b></p> <p>Articles 4(1)(108) and (109), and 41(1) point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.</p>
420	<p><b>1.1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use</b></p> <p>Articles 4(1)(109) and 41(1) point (b) of CRR</p> <p>This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.</p> <p>The assets included in this row shall receive a risk weight for credit risk requirements.</p>
430	<p><b>1.1.1.15 (-) Reciprocal cross holdings in CET1 Capital</b></p> <p>Articles 4(1)(122), 36(1) point (g) and 44 of CRR</p> <p>Holdings in CET1 instruments of financial sector entities (as defined in Article 4(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.</p>
440	<p><b>1.1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital</b></p> <p>Article 36(1) point (j) of CRR</p> <p>The amount to be reported is directly taken from CA 1 item 'Excess of deduction from AT1 items over AT1 Capital.' The amount has to be deducted from CET1.</p>
450	<p><b>1.1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 4(1)(36), 36(1) point (k) (i) and 89 to 91 of CRR</p> <p>Qualifying holdings are defined as 'direct or indirect holding in an undertaking which represents 10 % or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking'.</p>



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Row	Legal references and instructions
	<p>According to Article 36(1) point (k) (i) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>
460	<p><b>1.1.1.18 (-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b), 258 and 266(3) of CRR</p> <p>Securitisation positions which are subject to a 1 250 % risk weight, but alternatively, are allowed to be deducted from CET1 (Article 36(1) point (k) (ii) of CRR). In the latter case, they shall be reported in this item.</p>
470	<p><b>1.1.1.19 (-) Free deliveries which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (iii) and 379(3) of CRR</p> <p>Free deliveries are subject to a 1 250 % risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 36(1) point (k) (iii) of CRR). In the latter case, they shall be reported in this item.</p>
471	<p><b>1.1.1.20 (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (iv) and 153(8) of CRR</p> <p>According to Article 36(1) point (k) (iv) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>
472	<p><b>1.1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (v) and 155(4) of CRR</p> <p>According to Article 36(1) point (k) (v) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>
480	<p><b>1.1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR</p>

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Row	Legal references and instructions
	<p>Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from CET1</p> <p>See alternatives to deduction when consolidation is applied (Article 49(2) and (3))</p>
490	<p><b>1.1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Articles 36(1) point (c); 38 and 48(1) point (a) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences, according to article 38(5) point (b) of CRR) which has to be deducted, applying the 10 % threshold in article 48(1) point (a) of CRR.</p>
500	<p><b>1.1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR</p> <p>Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 10 % threshold in Article 48(1) point (b) of CRR.</p> <p>See alternatives to deduction when consolidation is applied (article 49(1), (2) and (3)).</p>
510	<p><b>1.1.1.25 (-) Amount exceeding the 17,65 % threshold</b></p> <p>Article 48(1) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct and indirect holdings by the institution of the CET1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 17,65 % threshold in Article 48(1) of CRR.</p>
520	<p><b>1.1.1.26 Other transitional adjustments to CET1 Capital</b></p> <p>Articles 469 to 472, 478 and 481 of CRR</p> <p>Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>

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Row	Legal references and instructions
524	<p><b>1.1.1.27 Additional deductions of CET1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
529	<p><b>1.1.1.28 CET1 capital elements or deductions — other</b></p> <p>This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element respective a deduction of a CET1 element cannot be assigned to one of the rows 020 to 524.</p> <p>This cell shall not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope of the CRR).</p>
530	<p><b>1.1.2 ADDITIONAL TIER 1 CAPITAL</b></p> <p>Article 61 of CRR</p>
540	<p><b>1.1.2.1 Capital instruments eligible as AT1 Capital</b></p> <p>Articles 51 point (a), 52 to 54, 56 point (a) and 57 of CRR</p>
550	<p><b>1.1.2.1.1 Paid up capital instruments</b></p> <p>Articles 51 point (a) and 52 to 54 of CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
560	<p><b>1.1.2.1.2 (*) Memorandum item: Capital instruments not eligible</b></p> <p>Article 52(1) points (c), (e) and (f) of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
570	<p><b>1.1.2.1.3 Share premium</b></p> <p>Article 51 point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>

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Row	Legal references and instructions
580	<p><b>1.1.2.1.4 (-) Own AT1 instruments</b></p> <p>Articles 52(1) point (b), 56 point (a) and 57 of CRR</p> <p>Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 57 of CRR.</p> <p>Holdings on shares included as ‘Capital instruments not eligible’ shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5.</p>
590	<p><b>1.1.2.1.4.1 (-) Direct holdings of AT1 instruments</b></p> <p>Articles 4(1)(114) 52 (1) point (b), 56 point (a) and 57 of CRR</p> <p>Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group.</p>
620	<p><b>1.1.2.1.4.2 (-) Indirect holdings of AT1 instruments</b></p> <p>Articles 52(1) point (b) (ii), 56 point (a) and 57 of CRR</p>
621	<p><b>1.1.2.1.4.3 (-) Synthetic holdings of AT1 instruments</b></p> <p>Articles 4(1)(126), 52(1) point (b), 56 point (a) and 57 of CRR</p>
622	<p><b>1.1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments</b></p> <p>Articles 56 point (a) and 57 of CRR</p> <p>According to Article 56 point (a) of CRR, ‘own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations’ shall be deducted.</p>
660	<p><b>1.1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments</b></p> <p>Articles 483(4) and (5), 484 to 487, 489 and 491 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.</p>

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Row	Legal references and instructions
670	<p><b>1.1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital</b></p> <p>Articles 83, 85 and 86 of CRR</p> <p>Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.</p> <p>Qualifying AT1 capital issued by a special purpose entity (Article 83 of CRR) shall be included.</p>
680	<p><b>1.1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 of CRR</p> <p>Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.</p>
690	<p><b>1.1.2.5 (-) Reciprocal cross holdings in AT1 Capital</b></p> <p>Articles 4(1)(122), 56 point (b) and 58 of CRR</p> <p>Holdings in AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items.</p>
700	<p><b>1.1.2.6 (-) AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 56 point (c); 59, 60 and 79 of CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from AT1</p>
710	<p><b>1.1.2.7 (-) AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27), 56 point (d), 59 and 79 of CRR</p> <p>Holdings by the institution of AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment are completely deducted</p>

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Row	Legal references and instructions
720	<p><b>1.1.2.8 (-) Excess of deduction from T2 items over T2 Capital</b></p> <p>Article 56 point (e) of CRR</p> <p>The amount to be reported is directly taken from CA 1 item 'Excess of deduction from T2 items over T2 Capital (deducted in AT1)'.</p>
730	<p><b>1.1.2.9 Other transitional adjustments to AT1 Capital</b></p> <p>Articles 474, 475, 478 and 481 of CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>
740	<p><b>1.1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</b></p> <p>Article 36(1) point (j) of CRR</p> <p>Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.</p> <p>With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Then, if this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.</p>
744	<p><b>1.1.2.11 Additional deductions of AT1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
748	<p><b>1.1.2.12 AT1 capital elements or deductions — other</b></p> <p>This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if an AT1 capital element respective a deduction of an AT1 element cannot be assigned to one of the rows 530 to 744.</p> <p>This cell shall not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope of the CRR)!</p>

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Row	Legal references and instructions
750	<p>1.2 <b>TIER 2 CAPITAL</b></p> <p>Article 71 of CRR</p>
760	<p>1.2.1 <b>Capital instruments and subordinated loans eligible as T2 Capital</b></p> <p>Articles 62 point (a), 63 to 65, 66 point (a), and 67 of CRR</p>
770	<p>1.2.1.1 <b>Paid up capital instruments and subordinated loans</b></p> <p>Articles 62 point (a), 63 and 65 of CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
780	<p>1.2.1.2 (*) <b>Memorandum item: Capital instruments and subordinated loans not eligible</b></p> <p>Article 63 points (c), (e) and (f); and article 64 of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
790	<p>1.2.1.3 <b>Share premium</b></p> <p>Articles 62 point (b) and 65 of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
800	<p>1.2.1.4 (-) <b>Own T2 instruments</b></p> <p>Article 63 point (b) (i), 66 point (a), and 67 of CRR</p> <p>Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 67 of CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5.</p>

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Row	Legal references and instructions
810	<p><b>1.2.1.4.1 (-) Direct holdings of T2 instruments</b></p> <p>Articles 63 point (b), 66 point (a) and 67 of CRR</p> <p>Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group.</p>
840	<p><b>1.2.1.4.2 (-) Indirect holdings of T2 instruments</b></p> <p>Articles 4(1)(114), 63 point (b), 66 point (a) and 67 of CRR</p>
841	<p><b>1.2.1.4.3 (-) Synthetic holdings of T2 instruments</b></p> <p>Articles 4(1)(126), 63 point (b), 66 point (a) and 67 of CRR</p>
842	<p><b>1.2.1.5 (-) Actual or contingent obligations to purchase own T2 instruments</b></p> <p>Articles 66 point (a) and 67 of CRR</p> <p>According to Article 66 point (a) of CRR, ‘own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations’ shall be deducted.</p>
880	<p><b>1.2.2 Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans</b></p> <p>Articles 483(6) and (7), 484, 486, 488, 490 and 491 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.</p>
890	<p><b>1.2.3 Instruments issued by subsidiaries that are given recognition in T2 Capital</b></p> <p>Articles 83, 87 and 88 of CRR</p> <p>Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.</p> <p>Qualifying Tier 2 capital issued by a special purpose entity (Article 83 of CRR) shall be included.</p>
900	<p><b>1.2.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 of CRR</p> <p>Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.</p>



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Row	Legal references and instructions
910	<p><b>1.2.5 IRB Excess of provisions over expected losses eligible</b></p> <p>Article 62 point (d) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with IRB approach, this item contains the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.</p>
920	<p><b>1.2.6 SA General credit risk adjustments</b></p> <p>Article 62 point (c) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital.</p>
930	<p><b>1.2.7 (-) Reciprocal cross holdings in T2 Capital</b></p> <p>Articles 4(1)(122), 66 point (b) and 68 of CRR</p> <p>Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items.</p>
940	<p><b>1.2.8 (-) T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 66 point (c), 68 to 70 and 79 of CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from T2.</p>
950	<p><b>1.2.9 (-) T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27), 66 point (d), 68, 69 and 79 of CRR</p> <p>Holdings by the institution of T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment shall be completely deducted.</p>

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Row	Legal references and instructions
960	<p><b>1.2.10 Other transitional adjustments to T2 Capital</b></p> <p>Articles 476 to 478 and 481 of CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5.</p>
970	<p><b>1.2.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)</b></p> <p>Article 56 point (e) of CRR</p> <p>Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1.</p> <p>With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. If this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.</p>
974	<p><b>1.2.12 (-) Additional deductions of T2 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
978	<p><b>1.2.13 T2 capital elements or deductions — other</b></p> <p>This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a T2 capital element respective a deduction of a T2 element cannot be assigned to one of the rows 750 to 974.</p> <p>This cell shall not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope of the CRR).</p>

## 1.3. C 02.00 — OWN FUNDS REQUIREMENTS (CA2)

## 1.3.1. Instructions concerning specific positions

Row	Legal references and instructions
010	<p><b>1. TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Articles 92(3), 95, 96 and 98 of CRR</p>
020	<p><b>1* Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</b></p> <p>For investment firms under Article 95(2) and Article 98 of CRR</p>
030	<p><b>1** Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR</b></p> <p>For investment firms under Article 96(2) and Article 97 of CRR</p>

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Row	Legal references and instructions
040	<b>1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b> Article 92(3) points (a) and (f) of CRR
050	<b>1.1.1 Standardised approach (SA)</b> CR SA and SEC SA templates at the level of total exposures.
060	<b>1.1.1.1 SA exposure classes excluding securitisations positions</b> CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of CRR excluding securitisation positions.
070	<b>1.1.1.1.01 Central governments or central banks</b> See CR SA template
080	<b>1.1.1.1.02 Regional governments or local authorities</b> See CR SA template
090	<b>1.1.1.1.03 Public sector entities</b> See CR SA template
100	<b>1.1.1.1.04 Multilateral Development Banks</b> See CR SA template
110	<b>1.1.1.1.05 International Organisations</b> See CR SA template
120	<b>1.1.1.1.06 Institutions</b> See CR SA template
130	<b>1.1.1.1.07 Corporates</b> See CR SA template
140	<b>1.1.1.1.08 Retail</b> See CR SA template
150	<b>1.1.1.1.09 Secured by mortgages on immovable property</b> See CR SA template
160	<b>1.1.1.1.10 Exposures in default</b> See CR SA template
170	<b>1.1.1.1.11 Items associated with particular high risk</b> See CR SA template
180	<b>1.1.1.1.12 Covered bonds</b> See CR SA template
190	<b>1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment</b> See CR SA template
200	<b>1.1.1.1.14 Collective investments undertakings (CIU)</b> See CR SA template

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Row	Legal references and instructions
210	1.1.1.1.15 <b>Equity</b> See CR SA template
211	1.1.1.1.16 <b>Other items</b> See CR SA template
220	1.1.1.2 <b>Securitisations positions SA</b> CR SEC SA template at the level of total securitisation types
230	1.1.1.2.* <b>Of which: resecuritisation</b> CR SEC SA template at the level of total securitisation types
240	1.1.2 <b>Internal ratings based Approach (IRB)</b>
250	1.1.2.1 <b>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</b> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are not used)
260	1.1.2.1.01 <b>Central governments and central banks</b> See CR IRB template
270	1.1.2.1.02 <b>Institutions</b> See CR IRB template
280	1.1.2.1.03 <b>Corporates — SME</b> See CR IRB template
290	1.1.2.1.04 <b>Corporates — Specialised Lending</b> See CR IRB template
300	1.1.2.1.05 <b>Corporates — Other</b> See CR IRB template
310	1.1.2.2 <b>IRB approaches when own estimates of LGD and/or Conversion Factor are used</b> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used)
320	1.1.2.2.01 <b>Central governments and central banks</b> See CR IRB template
330	1.1.2.2.02 <b>Institutions</b> See CR IRB template
340	1.1.2.2.03 <b>Corporates — SME</b> See CR IRB template

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Row	Legal references and instructions
350	1.1.2.2.04 <b>Corporates — Specialised Lending</b> See CR IRB template
360	1.1.2.2.05 <b>Corporates — Other</b> See CR IRB template
370	1.1.2.2.06 <b>Retail — secure by real estate SME</b> See CR IRB template
380	1.1.2.2.07 <b>Retail — secure by real estate non-SME</b> See CR IRB template
390	1.1.2.2.08 <b>Retail — Qualifying revolving</b> See CR IRB template
400	1.1.2.2.09 <b>Retail — Other SME</b> See CR IRB template
410	1.1.2.2.10 <b>Retail — Other non-SME</b> See CR IRB template
420	1.1.2.3 <b>Equity IRB</b> See CR EQU IRB template
430	1.1.2.4 <b>Securitisations positions IRB</b> CR SEC IRB template at the level of total securitisation types
440	1.1.2.4* <b>Of which: resecuritisation</b> CR SEC IRB template at the level of total securitisation types
450	1.1.2.5 <b>Other non credit-obligation assets</b> The amount to be reported is the risk weighted exposure amount as calculated according to Article 156 of CRR.
460	1.1.3 <b>Risk exposure amount for contributions to the default fund of a CCP</b> Articles 307 to 309 of CRR
490	1.2 <b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/ DELIVERY</b> Articles 92(3) point (c) (ii) and 92(4) point (b) of CRR
500	1.2.1 <b>Settlement/delivery risk in the non-Trading book</b> See CR SETT template
510	1.2.2 <b>Settlement/delivery risk in the Trading book</b> See CR SETT template

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Row	Legal references and instructions
520	<p><b>1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b></p> <p>Articles 92(3) points (b) (i) and (c) (i) and (iii), and 92(4) point (b) of CRR</p>
530	<p><b>1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b></p>
540	<p><b>1.3.1.1 Traded debt instruments</b></p> <p>MKR SA TDI template at the level of total currencies.</p>
550	<p><b>1.3.1.2 Equity</b></p> <p>MKR SA EQU template at the level of total national markets.</p>
560	<p><b>1.3.1.3 Foreign Exchange</b></p> <p>See MKR SA FX template</p>
570	<p><b>1.3.1.4 Commodities</b></p> <p>See MKR SA COM template</p>
580	<p><b>1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</b></p> <p>See MKR IM template</p>
590	<p><b>1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</b></p> <p>Article 92(3) point (e) and 92(4) point (b) of CRR</p> <p>For investment firms under Article 95(2), Article 96(2) and Article 98 of CRR this element shall be zero.</p>
600	<p><b>1.4.1 OpR Basic Indicator approach (BIA)</b></p> <p>See OPR template</p>
610	<p><b>1.4.2 OpR Standardised (TSA)/Alternative Standardised (ASA) approaches</b></p> <p>See OPR template</p>
620	<p><b>1.4.3 OpR Advanced measurement approaches (AMA)</b></p> <p>See OPR template</p>
630	<p><b>1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b></p> <p>Articles 95(2), 96(2), 97 and 98(1) point (a) of CRR</p> <p>Only for investment firms under Article 95(2), Article 96(2) and Article 98 of CRR. See also Article 97 of CRR</p> <p>Investment firms under Article 96 of CRR shall report the amount referred to in Article 97 multiplied by 12.5.</p>

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Row	Legal references and instructions
	<p>Investment firms under Article 95 of CRR shall report:</p> <ul style="list-style-type: none"> <li>— If the amount referred to in article 95(2) point (a) of CRR is greater than the amount referred to in article 95(2) point (b) of CRR, the amount to be reported is zero.</li> <li>— If the amount referred to in article 95(2) point (b) of CRR is greater than the amount referred to in article 95(2) point (a) of CRR, the amount to be reported is the result of subtracting the latter amount from the former.</li> </ul>
640	<p><b>1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b></p> <p>Article 92(3) point (d) of CRR See CVA template.</p>
650	<p><b>1.6.1 Advanced method</b></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 383 of CRR. See CVA template.</p>
660	<p><b>1.6.2 Standardised method</b></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 384 of CRR. See CVA template.</p>
670	<p><b>1.6.3 Based on OEM</b></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 385 of CRR. See CVA template.</p>
680	<p><b>1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b></p> <p>Articles 92(3) point (b) (ii) and 395 to 401 of CRR</p>
690	<p><b>1.8 OTHER RISK EXPOSURE AMOUNTS</b></p> <p>Articles 3, 458 and 459 of CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7.</p> <p>Institutions shall report the amounts needed to comply with the following:</p> <p>Stricter prudential requirements imposed by the Commission, in accordance with Article 458 and 459 of CRR</p> <p>Additional risk exposure amounts due to Article 3 CRR</p> <p>This item does not have a link to a details template.</p>
710	<p><b>1.8.2 Of which: Additional stricter prudential requirements based on Art 458</b></p> <p>Article 458 of CRR</p>
720	<p><b>1.8.2* Of which: requirements for large exposures</b></p> <p>Article 458 of CRR</p>
730	<p><b>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</b></p> <p>Article 458 of CRR</p>
740	<p><b>1.8.2*** Of which: Of which: due to intra financial sector exposures</b></p> <p>Article 458 of CRR</p>
750	<p><b>1.8.3 Of which: Additional stricter prudential requirements based on Art 459</b></p> <p>Article 459 of CRR</p>

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Row	Legal references and instructions
760	<p><b>1.8.4 Of which: Additional risk exposure amount due to Article 3 CRR</b></p> <p>Article 3 CRR</p> <p>The additional risk exposure amount has to be reported. shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20 % and the institutions applies a risk weight of 50 % based on article 3 CRR, the amount to be reported is 30).</p>

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

## 1.4.1. Instructions concerning specific positions

Rows	
010	<p><b>1 CET1 Capital ratio</b></p> <p>Article 92(2) point (a) of CRR</p> <p>The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.</p>
020	<p><b>2 Surplus(+)/Deficit(-) of CET1 capital</b></p> <p>This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1) point (a) of CRR (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>
030	<p><b>3 T1 Capital ratio</b></p> <p>Article 92(2) point (b) of CRR</p> <p>The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.</p>
040	<p><b>4 Surplus(+)/Deficit(-) of T1 capital</b></p> <p>This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1) point (b) of CRR (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>
050	<p><b>5 Total capital ratio</b></p> <p>Article 92(2) point (c) of CRR</p> <p>The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.</p>
060	<p><b>6 Surplus(+)/Deficit(-) of total capital</b></p> <p>This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1) point (c) of CRR (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>



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Rows	
070	<p><b>CET1 capital ratio including Pillar II adjustments</b></p> <p>Article 92(2) point (a) of CRR and Article 104(2) CRD IV</p> <p>This cell only has to be populated if a decision of a competent authority has an impact on the CET1 capital ratio.</p>
080	<p><b>Target CET1 capital ratio due to Pillar II adjustments</b></p> <p>Article 104(2) CRD IV</p> <p>This cell only has to be populated if a competent authority decides that an institution has to meet a higher target CET1 capital ratio.</p>
090	<p><b>T1 capital ratio including Pillar II adjustments</b></p> <p>Article 92(2) point (b) of CRR and Article 104(2) CRD IV</p> <p>This cell only has to be populated if a decision of a competent authority has an impact on the T1 capital ratio.</p>
100	<p><b>Target T1 capital ratio due to Pillar II adjustments</b></p> <p>Article 104(2) CRD IV</p> <p>This cell only has to be populated if a competent authority decides that an institution has to meet a higher target T1 capital ratio.</p>
110	<p><b>Total capital ratio including Pillar II adjustments</b></p> <p>Article 92(2) point (c) of CRR and Article 104(2) CRD IV</p> <p>This cell only has to be populated if a decision of a competent authority has an impact on the total capital ratio.</p>
120	<p><b>Target Total capital ratio due to Pillar II adjustments</b></p> <p>Article 104(2) CRD IV</p> <p>This cell only has to be populated if a competent authority decides that an institution has to meet a higher target total capital ratio.</p>

## 1.5. C 04.00 — MEMORANDUM ITEMS (CA4)

## 1.5.1. Instructions concerning specific positions

Rows	
010	<p><b>1. Total deferred tax assets</b></p> <p>The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.</p>

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Rows	
020	<p><b>1.1 Deferred tax assets that do not rely on future profitability</b></p> <p>Article 39 of CRR</p> <p>Deferred tax assets that do not rely on future profitability, and thus are subject to the application of a risk weight.</p>
030	<p><b>1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Articles 36(1) point (c) and 38 of CRR</p> <p>Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).</p>
040	<p><b>1.3 Deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Articles 36(1) point (c); 38 and 48(1) point (a) of CRR</p> <p>Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10 % and 17,65 % thresholds in Article 48 of CRR.</p>
050	<p><b>2 Total deferred tax liabilities</b></p> <p>The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.</p>
060	<p><b>2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</b></p> <p>Article 38(3) and (4) of CRR</p> <p>Deferred tax liabilities for which conditions in Article 38(3) and (4) of CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2.</p>
070	<p><b>2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</b></p> <p>Article 38 of CRR</p>
080	<p><b>2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Article 38(3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR</p>

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Rows	
090	<p><b>2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Article 38(3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR</p>
100	<p><b>3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b></p> <p>Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
110	<p><b>3.1 Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
120	<p><b>3.1.1 General credit risk adjustments</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
130	<p><b>3.1.2 Specific credit risk adjustments</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
131	<p><b>3.1.3 Additional value adjustments and other own funds reductions</b></p> <p>Articles 34, 110 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
140	<p><b>3.2 Total expected losses eligible</b></p> <p>Articles 158(5), (6) and (10), and 159 of CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to non defaulted exposures shall be reported.</p>
145	<p><b>4 IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b></p> <p>Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>

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Rows	
150	<p><b>4.1 Specific credit risk adjustments and positions treated similarly</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
155	<p><b>4.2 Total expected losses eligible</b></p> <p>Articles 158(5), (6) and (10), and 159 of CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported.</p>
160	<p><b>5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b></p> <p>Article 62 point (d) of CRR</p> <p>For IRB institutions, according to Article 62 point (d) of CRR, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0,6 % of risk-weighted exposure amounts calculated with the IRB approach.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0,6 %) which is the base for calculating the cap.</p>
170	<p><b>6 Total gross provisions eligible for inclusion in T2 capital</b></p> <p>Article 62 point (c) of CRR</p> <p>This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.</p> <p>The amount to be reported shall be gross of tax effects.</p>
180	<p><b>7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b></p> <p>Article 62 point (c) of CRR</p> <p>According to Article 62 point (c) of CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1,25 % of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1,25 %) which is the base for calculating the cap.</p>
190	<p><b>8 Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b></p> <p>Article 46(1) point (a) of CRR</p> <p>This item contains the threshold up to which holdings in a financial sector entity where an institution does not have a significant investment are not deducted. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.</p>

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Rows	
200	<p><b>9 10 % CET1 threshold</b></p> <p>Article 48(1) points (a) and (b) of CRR</p> <p>This item contains the 10 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences.</p> <p>The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.</p>
210	<p><b>10 17,65 % CET1 threshold</b></p> <p>Article 48(1) of CRR</p> <p>This item contains the 17,65 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10 % threshold.</p> <p>The threshold is calculated so that the amount of the two items that is recognised must not exceed 15 % of the Common Equity Tier 1 capital, calculated after all deductions, not including any adjustment due to transitional provisions.</p>
225	<p><b>11.1 Eligible capital for the purposes of qualifying holdings outside the financial sector</b></p> <p>Article 4(1)(71)(a)</p>
226	<p><b>11.2 Eligible capital for the purposes of large exposures</b></p> <p>Article 4(1)(71)(b)</p>
230	<p><b>12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 44 to 46 and 49 of CRR</p>
240	<p><b>12.1 Direct holdings of CET1 capital Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 44, 45, 46 and 49 of CRR</p>
250	<p><b>12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 44, 46 and 49 of CRR</p> <p>Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer;</li> <li>b) The amounts relating to the investments for which any alternative in article 49 is applied; and</li> <li>c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR</li> </ul>

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Rows	
260	<p><b>12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 45 of CRR</p> <p>Article 45 of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
270	<p><b>12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p>
280	<p><b>12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included</p>
290	<p><b>12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
291	<p><b>12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
292	<p><b>12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
293	<p><b>12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 45 of CRR</p>
300	<p><b>13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 58 to 60 of CRR</p>

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Rows	
310	<p><b>13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 58, 59 and 60(2) of CRR</p>
320	<p><b>13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 58 and 60(2) of CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer; and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR</p>
330	<p><b>13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
340	<p><b>13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p>
350	<p><b>13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included</p>
360	<p><b>13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 59 of CRR</p> <p>Article 59 (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
361	<p><b>13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>

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Rows	
362	<p><b>13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>
363	<p><b>13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 59 of CRR</p>
370	<p><b>14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 68 to 70 of CRR</p>
380	<p><b>14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 68, 69 and 70(2) of CRR</p>
390	<p><b>14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 68 and 70(2) of CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer; and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR</p>
400	<p><b>14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
410	<p><b>14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Article 4(1)(114), 68 and 69 of CRR</p>
420	<p><b>14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included</p>



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Rows	
430	<p><b>14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
431	<p><b>14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
432	<p><b>14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
433	<p><b>14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 69 of CRR</p>
440	<p><b>15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p>
450	<p><b>15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p>
460	<p><b>15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p> <p>Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer;</li> <li>b) The amounts relating to the investments for which any alternative in article 49 is applied; and</li> <li>c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR</li> </ul>
470	<p><b>15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

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Rows	
480	<p><b>15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p>
490	<p><b>15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included.</p>
500	<p><b>15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
501	<p><b>15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
502	<p><b>15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
503	<p><b>15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 45 of CRR</p>
510	<p><b>16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 58 and 59 of CRR</p>
520	<p><b>16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 58 and 59 of CRR</p>

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Rows	
530	<p><b>16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 58 of CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 56 point (d)); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR</p>
540	<p><b>16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
550	<p><b>16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p>
560	<p><b>16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included.</p>
570	<p><b>16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Article 4(1)(114) and 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
571	<p><b>16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>
572	<p><b>16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>

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Rows	
573	<p><b>16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 59 of CRR</p>
580	<p><b>17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 68 and 69 of CRR</p>
590	<p><b>17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 68 and 69 of CRR</p>
600	<p><b>17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 68 of CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 66 point (d)); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR</p>
610	<p><b>17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
620	<p><b>17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p>
630	<p><b>17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included</p>

## ▼ M3

Rows	
640	<p><b>17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114), 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
641	<p><b>17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
642	<p><b>17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
643	<p><b>17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 69 of CRR</p>
650	<p><b>18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b></p> <p>Article 46(4), 48(4) and 49(4) of CRR</p>
660	<p><b>19 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b></p> <p>Article 60(4) of CRR</p>
670	<p><b>20 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b></p> <p>Article 70(4) of CRR</p>
680	<p><b>21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 12.1.</p>

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Rows	
690	<p><b>22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 15.1.</p>
700	<p><b>23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 13.1.</p>
710	<p><b>24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 16.1.</p>
720	<p><b>25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 14.1.</p>

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Rows	
730	<p><b>26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 17.1.</p>
740	<p><b>27 Combined buffer requirement</b></p> <p>Article 128 point (6) of CRD</p>
750	<p><b>Capital conservation buffer</b></p> <p>Articles 128 point (1) and 129 of CRD</p> <p>According to Article 129(1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this cell.</p>
760	<p><b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</b></p> <p>Article 458(2) point d (iv) of CRR</p> <p>In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 CRR in addition to the capital conservation buffer shall be reported.</p>
770	<p><b>Institution specific countercyclical capital buffer</b></p> <p>Articles 128 point (2), 130, 135-140 of CRD</p>
780	<p><b>Systemic risk buffer</b></p> <p>Articles 128 point (5), 133 and 134 of CRD</p>
790	<p><b>Systemically important institution buffer</b></p> <p>Article 131 of CRD</p> <p>Institutions shall report the amount of the Systemically important institution buffer which is applicable on a consolidated basis.</p>
800	<p><b>Global Systemically Important Institution buffer</b></p> <p>Articles 128 point (3) and 131 of CRD</p>
810	<p><b>Other Systemically Important Institution buffer</b></p> <p>Articles 128 point (4) and 131 of CRD</p>

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Rows	
820	<p><b>28 Own funds requirements related to Pillar II adjustments</b></p> <p>Article 104(2) of CRD.</p> <p>If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this cell.</p>
830	<p><b>29 Initial capital</b></p> <p>Articles 12, 28 to 31 of CRD and Article 93 of CRR</p>
840	<p><b>30 Own funds based on Fixed Overheads</b></p> <p>Articles 96(2) point (b), 97 and 98(1) point (a) of CRR</p>
850	<p><b>31 Non-domestic original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of ITS. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor.</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
860	<p><b>32 Total original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of ITS. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor.</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
870	<p><b>Adjustments to total own funds</b></p> <p>Article 500(4) of CRR</p>
880	<p><b>Own funds fully adjusted for Basel I floor</b></p> <p>Article 500(1) point (b) and (4) of CRR</p>
890	<p><b>Own funds requirements for Basel I floor</b></p> <p>Article 500(1) point (b) of CRR</p>
900	<p><b>Own funds requirements for Basel I floor — SA alternative</b></p> <p>Article 500(2) and (3) of CRR</p>

1.6. TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA 5)

1.6.1. General remarks

15. CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491 of CRR.



**▼ M3**

16. CA5 is structured as follows:
    - a. Template 5.1 summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as 'adjustments' to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.
    - b. Template 5.2 provides further details on the calculation of those grandfathered instruments which do not constitute state aid.
  17. Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 050 and the eligible amount without the recognition of transitional provisions in column 060.
  18. Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.
  19. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.
- 1.6.2. C 05.01 — Transitional provisions (CA5.1)
20. Institutions shall report in Table 5.1 the transitional provisions to own funds components as laid down in Articles 465 to 491 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR.
  21. Institutions shall report in rows 020 to 060 information in relation with the transitional provisions of grandfathered instruments. The figures to be reported in columns 010 to 030 of row 060 of CA 5.1 can be derived from the respective sections of CA 5.2.
  22. Institutions shall report in rows 070 to 092 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of CRR).
  23. In rows 100 onwards institutions shall report information in relation with the transitional provisions of unrealized gains and losses, deductions as well as additional filters and deductions.
  24. There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. This effect — if it results from transitional provisions — shall be shown in the CA1 template using the respective cells.

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As a consequence, the adjustments in the columns of the CA5 template do not include any spill-over effects in the case of insufficient capital available.

## 1.6.2.1. Instructions concerning specific positions

Columns	
010	<b>Adjustments to CET1</b>
020	<b>Adjustments to AT1</b>
030	<b>Adjustments to T2</b>
040	<p><b>Adjustments included in RWAs</b></p> <p>Column 050 includes the relevant residual amount, i.e. prior the application of provisions of Chapter 2 or 3 of Part Three of CRR.</p> <p>Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments included in RWA do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the RWA, those adjustments shall be included directly in the CR SA, CR IRB or CR EQU IRB. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items.</p>
050	<b>Applicable percentage</b>
060	<p><b>Eligible amount without transitional provisions</b></p> <p>Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments.</p>

Rows	
010	<p><b>1. Total adjustments</b></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments</p>
020	<p><b>1.1 Grandfathered instruments</b></p> <p>Articles 483 to 491 of CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>
030	<p><b>1.1.1 Grandfathered instruments: Instruments constituting state aid</b></p> <p>Article 483 CRR</p>
040	<p><b>1.1.1.1 Instruments that qualified as own funds according to 2006/48/EC</b></p> <p>Article 483(1) (2), (4) and (6) of CRR</p>
050	<p><b>1.1.1.2 Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme</b></p> <p>Article 483(1), (3), (5), (7) and (8) of CRR</p>

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Rows	
060	<p><b>1.1.2 Instruments not constituting state aid</b></p> <p>The amounts to be reported shall be obtained from column 060 of table CA 5.2.</p>
070	<p><b>1.2 Minority interests and equivalents</b></p> <p>Articles 479 and 480 of CRR</p> <p>This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.</p>
080	<p><b>1.2.1 Capital instruments and items that do not qualify as minority interests</b></p> <p>Articles 479 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation.</p>
090	<p><b>1.2.2 Transitional recognition in consolidated own funds of minority interests</b></p> <p>Articles 84 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
091	<p><b>1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital</b></p> <p>Article 85 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
092	<p><b>1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital</b></p> <p>Article 87 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
100	<p><b>1.3 Other transitional adjustments</b></p> <p>Articles 467 to 478 and 481 of CRR</p> <p>This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments.</p>
110	<p><b>1.3.1 Unrealised gains and losses</b></p> <p>Articles 467 and 468 of CRR</p> <p>This row reflects the overall effect of transitional provisions on unrealized gains and losses measured at fair value.</p>
120	<p><b>1.3.1.1 Unrealised gains</b></p> <p>Article 468(1) of CRR</p>
130	<p><b>1.3.1.2 Unrealised losses</b></p> <p>Article 467(1) of CRR</p>

▼ M3

Rows	
133	<p><b>1.3.1.3 Unrealised gains on exposures to central governments classified in the ‘Available for sale’ category of EU-endorsed IAS39</b></p> <p>Article 468 of CRR</p>
136	<p><b>1.3.1.4 Unrealised loss on exposures to central governments classified in the ‘Available for sale’ category of EU-endorsed IAS39</b></p> <p>Article 467 of CRR</p>
138	<p><b>1.3.1.5 Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Article 468 of CRR</p>
140	<p><b>1.3.2 Deductions</b></p> <p>Articles 36(1), 469 to 478 of CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
150	<p><b>1.3.2.1. Losses for the current financial year</b></p> <p>Articles 36(1) point (a), 469 (1), 472 (3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the original deduction according to Article 36(1)(a) of CRR.</p> <p>Where firms have only been required to deduct material losses:</p> <ul style="list-style-type: none"> <li>— where the total interim net loss was ‘material’, the full residual amount would be deducted from Tier 1, or</li> <li>— where the whole total interim net loss was not ‘material’, no deduction of residual amount would be made.</li> </ul>
160	<p><b>1.3.2.2. Intangible assets</b></p> <p>Articles 36(1) point (b), 469 (1), 472 (4) and 478 of CRR</p> <p>When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 37 of CRR.</p> <p>The amount to be reported in column 060 of this row shall be the original deduction Article 36(1)(b) of CRR.</p>
170	<p><b>1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Articles 36(1) point (c), 469 (1), 472 (5) and 478 of CRR</p> <p>When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 of CRR relating to the reduction of DTA by deferred tax liabilities.</p> <p>The amount to be reported in column 060 of this row: Total amount according to Article 469(1) c) of CRR.</p>

▼ M3

Rows	
180	<p><b>1.3.2.4. IRB shortfall of provisions to expected losses</b></p> <p>Articles 36(1) point (d), 469 (1), 472 (6) and 478 of CRR</p> <p>When determining the amount of the above-mentioned IRB shortfall of provisions to expected losses to be deducted, institutions shall take into account the provisions of Article 40 of CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(d) of CRR</p>
190	<p><b>1.3.2.5. Defined benefit pension fund assets</b></p> <p>Articles 33(1) point (e), 469 (1), 472 (7), 473 and 478 of CRR</p> <p>When determining the amount of the above-mentioned defined benefit pension fund assets to be deducted, institutions shall take into account the provisions of Article 41 of CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(e) of CRR</p>
194	<p><b>1.3.2.5.* of which: Introduction of amendments to IAS 19 — positive item</b></p> <p>Article 473 of CRR</p>
198	<p><b>1.3.2.5.** of which: Introduction of amendments to IAS 19 — negative item</b></p> <p>Article 473 of CRR</p>
200	<p><b>1.3.2.6. Own instruments</b></p> <p>Articles 36(1) point (f), 469 (1), 472 (8) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(f) of CRR</p>
210	<p><b>1.3.2.6.1 Own CET1 instruments</b></p> <p>Articles 36(1) point (f), 469 (1), 472 (8) and 478 of CRR</p> <p>When determining the amount of the above-mentioned Own Common Equity Tier 1 instruments to be deducted, institutions shall take into account the provisions of Article 42 of CRR.</p> <p>Given that the treatment of the ‘residual amount’ differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments according to ‘direct’ and ‘indirect’ holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(f) of CRR.</p>

▼ M3

Rows	
211	<p><b>1.3.2.6.1** of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 469(1)(b), 472 (8) (a) of CRR.</p>
212	<p><b>1.3.2.6.1* of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 469(1)(b), 472 (8) (b) of CRR.</p>
220	<p><b>1.3.2.6.2 Own AT1 instruments</b></p> <p>Articles 56 point (a), 474, 475(2) and 478 of CRR</p> <p>When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 57 of CRR.</p> <p>Given that the treatment of the ‘residual amount’ differs depending upon the nature of the instrument (Article 475(2) of CRR), institutions shall break down the above-mentioned holdings according to ‘direct’ and ‘indirect’ own Additional Tier 1 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 56 (a) of CRR.</p>
221	<p><b>1.3.2.6.2** of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 474 (b) and 475 (2) (a) of CRR.</p>
222	<p><b>1.3.2.6.2* of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 474 (b), 475 (2) (b) of CRR.</p>
230	<p><b>1.3.2.6.3 Own T2 instruments</b></p> <p>Articles 66 point (a), 476, 477(2) and 478 of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 67 of CRR.</p> <p>Given that the treatment of the ‘residual amount’ differs depending upon the nature of the instrument (Article 477(2) of CRR), institutions shall break down the above-mentioned holdings according to ‘direct’ and ‘indirect’ own Tier 2 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 66 (a) of CRR.</p>

## ▼ M3

Rows	
231	<p><b>of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 476 (b) and 477 (2) (a) of CRR</p>
232	<p><b>of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 476 (b) and 477 (2) (b) of CRR</p>
240	<p><b>1.3.2.7. Reciprocal cross holdings</b></p> <p>Given that the treatment of the ‘residual amount’ differs depending whether the holding of Common Equity Tier 1, Additional Tier 1 or Tier 2 in the financial sector entity is to be considered being significant or not (Articles 472(9), 475 (3) and 477 (3) of CRR), institutions shall break down reciprocal cross holdings according to significant investments and non-significant investments.</p>
250	<p><b>1.3.2.7.1 Reciprocal cross holdings in CET1 Capital</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(g) of CRR</p>
260	<p><b>1.3.2.7.1.1 Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 469(1)(b) of CRR</p>
270	<p><b>1.3.2.7.1.2 Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 469(1)(b) of CRR</p>
280	<p><b>1.3.2.7.2 Reciprocal cross holdings in AT1 Capital</b></p> <p>Articles 56 point (b), 474, 475(3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 56 (b) of CRR</p>

▼ M3

Rows	
290	<p><b>1.3.2.7.2.1 Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 56 point (b), 474, 475(3) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 475(3) of CRR</p>
300	<p><b>1.3.2.7.2.2 Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 56 point (b), 474, 475(3) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 475(3) of CRR</p>
310	<p><b>1.3.2.7.3 Reciprocal cross holdings in T2 Capital</b></p> <p>Articles 66 point (b), 476, 477(3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 66 (b) of CRR</p>
320	<p><b>1.3.2.7.3.1 Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 66 point (b), 476, 477(3) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 477(3) of CRR</p>
330	<p><b>1.3.2.7.3.2 Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 66 point (b), 476, 477(3) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 477(3) of CRR</p>
340	<p><b>1.3.2.8. Own funds instruments of financial sector entities where the institution does not have a significant investment</b></p>
350	<p><b>1.3.2.8.1 CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 36(1) point (h), 469 (1), 472(10) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(h) of CRR</p>
360	<p><b>1.3.2.8.2 AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 56 point (c), 474, 475(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 56 (c) of CRR</p>



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Rows	
370	<p><b>1.3.2.8.3 T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 66 point (c), 476, 477(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 66 (c) of CRR</p>
380	<p><b>1.3.2.9 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Article 470(2) and (3) of CRR</p> <p>The amount to be reported in column 060 of this row: Article 470(1) of CRR</p>
390	<p><b>1.3.2.10 Own funds instruments of financial sector entities where the institution has a significant investment</b></p>
400	<p><b>1.3.2.10.1 CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 36(1) point (i), 469 (1), 472(11) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 36(1)(i) of CRR</p>
410	<p><b>1.3.2.10.2 AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 56 point (d), 474, 475(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 56 (d) of CRR</p>
420	<p><b>1.3.2.10.2 T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 66 point (d), 476, 477(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 66 (d) of CRR</p>
425	<p><b>1.3.2.11 Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items</b></p> <p>Article 471 of CRR</p>
430	<p><b>1.3.3 Additional filters and deductions</b></p> <p>Article 481 of CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p> <p>In accordance with Article 481 of CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two.</p>

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1.6.3. C 05.02 — Grandfathered instruments: instruments not constituting state aid (CA5.2)

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

1.6.3.1. Instructions concerning specific positions

Columns	
010	<b>Amount of instruments plus related share premium</b> Article 484(3) to (5) of CRR Instruments which are eligible for each respective row, including their related share premiums.
020	<b>Base for calculating the limit</b> Articles 486(2) to (4) of CRR
030	<b>Applicable percentage</b> Article 486(5) of CRR
040	<b>Limit</b> Article 486(2) to (5) of CRR
050	<b>(-) Amount that exceeds the limits for grandfathering</b> Article 486(2) to (5) of CRR
060	<b>Total grandfathered amount</b> The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1.

Rows	
010	<b>1. Instruments that qualified for point (a) of Article 57 of 2006/48/EC</b> Article 484(3) of CRR The amount to be reported shall include the related share premium accounts.
020	<b>2. Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489</b> Article 484(4) of CRR
030	<b>2.1 Total instruments without a call or an incentive to redeem</b> Article 489 of CRR The amount to be reported shall include the related share premium accounts.
040	<b>2.2 Grandfathered instruments with a call and incentive to redeem</b> Article 489 of CRR

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Rows	
050	<p><b>2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 49 of CRR after the date of effective maturity</b></p> <p>Articles 489(3), and 491 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
060	<p><b>2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</b></p> <p>Articles 489(5), and 491 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
070	<p><b>2.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</b></p> <p>Articles 489(6) and 491 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium accounts</p>
080	<p><b>2.3 Excess on the limit of CET1 grandfathered instruments</b></p> <p>Article 487(1) of CRR</p> <p>The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.</p>
090	<p><b>3. Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490</b></p> <p>Article 484(5) of CRR</p>
100	<p><b>3.1 Total items without an incentive to redeem</b></p> <p>Article 490 of CRR</p>
110	<p><b>3.2 Grandfathered items with an incentive to redeem</b></p> <p>Article 490 of CRR</p>
120	<p><b>3.2.1 Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity</b></p> <p>Articles 490(3), and 491 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>

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Rows	
130	<p><b>3.2.2 Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity</b></p> <p>Articles 490(5), and 491 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
140	<p><b>3.2.3 Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity</b></p> <p>Articles 490(6) and 491 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
150	<p><b>3.3 Excess on the limit of AT1 grandfathered instruments</b></p> <p>Article 487(2) of CRR</p> <p>The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.</p>

## 2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

## 2.1. GENERAL REMARKS

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

- a) Entities within the scope of consolidation;
- b) Detailed group solvency information;
- c) Information on the contribution of individual entities to group solvency;
- d) Information on capital buffers;

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

## 2.2. DETAILED GROUP SOLVENCY INFORMATION

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

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

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

30. The objective of the third part of this template (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.
31. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
32. As this third part of the template refers to ‘contributions’, the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.
33. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group’s consolidated CA template by adding the amounts reported for each entity in ‘Group Solvency’ template. In cases where the 1 % threshold is not exceeded a direct link to the CA template is not possible.
34. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.
35. It is possible for one consolidated group to be included within another consolidated group. This means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. If the subgroup is subject to reporting requirements, it shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.
36. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1 % of the total own funds of the group. This threshold does not apply in the case of

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subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

2.4. C 06.01 — GROUP SOLVENCY: INFORMATION ON AFFILIATES  
— TOTAL (GS TOTAL)

Columns	Instructions
250-400	<b>ENTITIES WITHIN SCOPE OF CONSOLIDATION</b> See instructions for C 06.02
410-480	<b>CAPITAL BUFFERS</b> See instructions for C 06.02
Rows	Instructions
010	<b>TOTAL</b> The Total shall represent the sum of the values reported in all rows of template C 06.02.

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

Columns	Instructions
010-060	<b>ENTITIES WITHIN SCOPE OF CONSOLIDATION</b> This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation according to Chapter 2 of Title II of Part One of CRR.
010	<b>NAME</b> Name of the entity within the scope of consolidation.
020	<b>CODE</b> This code is a row identifier and shall be unique for each row in the table. Code assigned to the entity within the scope of consolidation. The actual composition of the code depends on the national reporting system.
025	<b>LEI CODE</b> LEI code stands for Legal Entity Identification code which is a reference code proposed by the Financial Stability Board (FSB) and endorsed by the G20, aimed at achieving a unique and worldwide identification of parties to financial transactions. Until the global LEI system is fully operational, pre-LEI codes are being assigned to counterparties by a Local Operational Unit that has been endorsed by Regulatory Oversight Committee (ROC, detailed information may be found at the following website: <a href="http://www.leiroc.org">www.leiroc.org</a> ).

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Columns	Instructions
	Where a Legal Entity Identification code (LEI code) exists for a given counterparty, it shall be used to identify that counterparty.
030	<p><b>INSTITUTION OR EQUIVALENT (YES/NO)</b></p> <p>‘YES’ shall be reported in case the entity is subject to own funds requirements according to CRD or provisions at least equivalent to Basel provisions.</p> <p>‘NO’ shall be reported otherwise.</p> <p>Minority interests:</p> <p>81(1) point (a) (ii) and 82(1) point (a) (ii)</p> <p>To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject by virtue of applicable national law to the requirements of CRR.</p>
040	<p><b>SCOPE OF DATA: solo fully consolidated (SF) OR solo partially consolidated (SP)</b></p> <p>‘SF’ shall be reported for individual subsidiaries fully consolidated.</p> <p>‘SP’ shall be reported for individual subsidiaries partially consolidated.</p>
050	<p><b>COUNTRY CODE</b></p> <p>Institutions shall report the two-letter country code according to ISO 3166-2.</p>
060	<p><b>SHARE OF HOLDING (%)</b></p> <p>This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with Article 4(16) of CRR, the share of holding of a subsidiary of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.</p>
070-240	<p><b>INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</b></p> <p>The section of detailed information (i.e. columns 070 to 240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One of CRR), are effectively subject to solvency requirements according to CRR or provisions at least equivalent to Basel provisions (i.e. reported yes in column 030).</p> <p>Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.</p>

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Columns	Instructions
	<p>The information reported in this part shall be according to the local solvency rules where the institution is operating (therefore for this template it is not necessary to do a double calculation on an individual basis according to the parent institution's rules). When local solvency rules differ from CRR and a comparable breakdown is not given, the information shall be completed where data is available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules.</p> <p><b>Reporting of fixed overheads of investment firms:</b></p> <p>Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio according to Articles 95, 96, 97 and 98 of CRR.</p> <p>The part of the total risk exposure amount related to fixed overheads shall be reported in column 100 of part 2 of this template.</p>
070	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>The sum of the columns 080 to 110 shall be reported.</p>
080	<p><b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b></p> <p>The amount to be reported in this column corresponds to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 040 'RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES' and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 490 'TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS' of the template CA2.</p>
090	<p><b>POSITION, FX AND COMMODITY RISKS</b></p> <p>The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 520 'TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS' of the template CA2.</p>
100	<p><b>OPERATIONAL RISK</b></p> <p>The amount to be reported in this column corresponds to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 590 'TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)' of the template CA2.</p> <p>Fixed overheads shall be included in this column including the row 630 'ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS' of the template CA2.</p>
110	<p><b>OTHER RISK EXPOSURE AMOUNTS</b></p> <p>The amount to be reported in this column corresponds to the risk exposure amount not especially listed above. It is the sum of the amounts of rows 640, 680 and 690 of the template CA2.</p>



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Columns	Instructions
120-240	<p><b>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</b></p> <p>The information reported in the following columns shall be according to the local solvency rules where the entity or subgroup is operating.</p>
120	<p><b>OWN FUNDS</b></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 010 'OWN FUNDS' of the template CA1.</p>
130	<p><b>OF WHICH: QUALIFYING OWN FUNDS</b></p> <p>Article 82 of CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
140	<p><b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b></p> <p>Article 87(1)(b) of CRR</p>
150	<p><b>TOTAL TIER 1 CAPITAL</b></p> <p>Article 25 of CRR</p>
160	<p><b>OF WHICH: QUALIFYING TIER 1 CAPITAL</b></p> <p>Article 82 of CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
170	<p><b>RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS</b></p> <p>Article 85(1)(b) of CRR</p>
180	<p><b>COMMON EQUITY TIER 1 CAPITAL</b></p> <p>Article 50 of CRR</p>

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Columns	Instructions
190	<p><b>OF WHICH: MINORITY INTERESTS</b></p> <p>Article 81 of CRR</p> <p>This column shall only be reported for subsidiaries fully consolidated which are institutions, except subsidiaries referred to in article 84(3) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 84 of CRR, if relevant, in accordance with article 84(2), otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
200	<p><b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b></p> <p>Article 84(1)(b) of CRR</p>
210	<p><b>ADDITIONAL TIER 1 CAPITAL</b></p> <p>Article 61 of CRR</p>
220	<p><b>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</b></p> <p>Articles 82 and 83 of CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated which are institutions, except subsidiaries referred to in Article 85(2) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 85 of CRR, if relevant, in accordance with article 85(2), otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
230	<p><b>TIER 2 CAPITAL</b></p> <p>Article 71 of CRR</p>
240	<p><b>OF WHICH: QUALIFYING TIER 2 CAPITAL</b></p> <p>Articles 82 and 83 of CRR</p>

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Columns	Instructions
	<p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions, except subsidiaries referred to in Article 87(2) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 87 of CRR, if relevant, in accordance with article 87(2) of CRR, otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>
250-400	<p><b>INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</b></p>
250-290	<p><b>CONTRIBUTION TO RISKS</b></p> <p>The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution.</p>
250	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>The sum of the columns 260 to 290 shall be reported.</p>
260	<p><b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b></p> <p>The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk as per CRR, excluding any amount related to transactions with other entities included in the Group consolidated solvency ratio computation.</p>
270	<p><b>POSITION, FX AND COMMODITY RISKS</b></p> <p>Risk exposure amounts for market risks are to be computed at each entity level following CRR. Entities shall report the contribution to the total risk exposure amounts for position, FX and commodity risk of the group. The sum of amounts reported here corresponds to the amount reported in row 520 'TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS' of the consolidated report.</p>
280	<p><b>OPERATIONAL RISK</b></p> <p>In case of AMA, the reported risk exposure amounts for operational risk include the effect of diversification.</p> <p>Fixed overheads shall be included in this column.</p>
290	<p><b>OTHER RISK EXPOSURE AMOUNTS</b></p> <p>The amount to be reported in this column corresponds to the risk exposure amount not especially listed above.</p>

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Columns	Instructions
300-400	<p><b>CONTRIBUTION TO OWN FUNDS</b></p> <p>This part of the template does not intend to impose that institutions perform a full computation of the total capital ratio at the level of each entity.</p> <p>Columns 300 to 350 shall be reported for those consolidated entities which contribute to own funds by minority interest, whereas columns 360 to 400 shall be reported by all other consolidated entities which contribute to the consolidated own funds.</p> <p>Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not to be taken into account, only the net contribution to the group own funds shall be reported in this column, that is mainly the own funds raised from third parties and accumulated reserves.</p> <p>The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution.</p>
300-350	<p><b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b></p> <p>The amount to be reported as 'QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS' shall be the amount as derived from Title II of Part Two of CRR, excluding any fund brought in by other group entities.</p>
300	<p><b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b></p> <p>Article 87 of CRR</p>
310	<p><b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</b></p> <p>Article 85 of CRR</p>
320	<p><b>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</b></p> <p>Article 84 of CRR</p> <p>The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated CET1 according to the CRR.</p>
330	<p><b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</b></p> <p>Article 86 of CRR</p> <p>The amount to be reported is the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 according to the CRR.</p>
340	<p><b>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</b></p> <p>Article 89 of CRR</p> <p>The amount to be reported is the amount of qualifying own funds of a subsidiary that is included in consolidated T2 according to the CRR.</p>

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Columns	Instructions
350	<b>MEMORANDUM ITEM: GOODWILL (-)/(+) NEGATIVE GOODWILL</b>
360-400	<b>CONSOLIDATED OWN FUNDS</b> Article 18 CRR The amount to be reported as 'CONSOLIDATED OWN FUNDS' is the amount as derived from the balance sheet, excluding any fund brought in by other group entities.
360	<b>CONSOLIDATED OWN FUNDS</b>
370	<b>OF WHICH: COMMON EQUITY TIER 1</b>
380	<b>OF WHICH: ADDITIONAL TIER 1</b>
390	<b>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</b> The contribution of each entity to the consolidated result (profit or loss (-)) is reported. This includes the results attributable to minority interests.
400	<b>OF WHICH: (-) GOODWILL/(+) NEGATIVE GOODWILL</b> Goodwill or negative goodwill of the reporting entity on the subsidiary is reported here.
410-480	<b>CAPITAL BUFFERS</b> The structure of the reporting of capital buffers for the GS template follows the general structure of the template CA4, using the same reporting concepts. When reporting the capital buffers for the GS template, the relevant amounts shall be reported following the calculating of the buffer requirements, that means depending whether the requirements shall be calculated on consolidated, sub-consolidated or individual level.
410	<b>COMBINED BUFFER REQUIREMENTS</b> Article 128 point (2) of CRD
420	<b>CAPITAL CONSERVATION BUFFER</b> Article 128 point (1) and 129 of CRD According to Article 129(1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this cell.
430	<b>INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER</b> Article 128 point (7), Article 130 and 135-140 of CRD In this cell the concrete amount of the countercyclical buffer shall be reported.

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Columns	Instructions
440	<p><b>CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE</b></p> <p>Article 458(2) point d (iv) of CRR</p> <p>In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 of CRR in addition to the capital conservation buffer shall be reported.</p>
450	<p><b>SYSTEMIC RISK BUFFER</b></p> <p>Article 133 and 134 of CRD</p> <p>In this cell the amount of the systemic risk buffer shall be reported.</p>
460	<p><b>SYSTEMICAL IMPORTANT INSTITUTION BUFFER</b></p> <p>Article 128 point (4) of CRD</p> <p>In this cell the amount of the Systemically important institution buffer shall be reported.</p>
470	<p><b>GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b></p> <p>Article 131 of CRD</p> <p>In this cell the amount of the Global Systemically Important Institution buffer shall be reported.</p>
480	<p><b>OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b></p> <p>Article 131 of CRD</p> <p>In this cell the amount of the Other Systemically Important Institution buffer shall be reported.</p>

## 3. CREDIT RISK TEMPLATES

## 3.1. GENERAL REMARKS

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

## 3.1.1. Reporting of CRM techniques with substitution effect

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

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

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

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

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42. The exposure type does not change because of unfunded credit protection.
43. If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. However, the type of the exposure does not change due to the change of the exposure class.
44. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach and shall be reported in the CR SA template.

## 3.1.2. Reporting of Counterparty Credit Risk

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

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

## 3.2.1. General remarks

46. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:
  - a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes;
  - b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

## 3.2.2. Scope of the CR SA template

47. According to Article 112 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.
48. The information in CR SA is requested for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.
49. However the following positions are not within the scope of CR SA:
  - a) Exposures assigned to exposure class 'items representing securitisation positions' according to Article 112 (m) of CRR which shall be reported in the CR SEC templates.
  - b) Exposures deducted from own funds.

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50. The scope of the CR SA template covers the following own funds requirements:
  - a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;
  - b) Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;
  - c) Settlement risk arising from free deliveries in accordance with Article 379 of CRR in respect of all the business activities.
51. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 94(1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.
52. In addition CR SA includes memorandum items in rows 290 to 320 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.
53. These memorandum items shall only be reported for the following exposure classes:
  - a) Central governments or central banks (Article 112 point (a) of CRR)
  - b) Regional governments or local authorities (Article 112 point (b) of CRR)
  - c) Public sector entities (Article 112 point (c) of CRR)
  - d) Institutions (Article 112 point (f) of CRR)
  - e) Corporates (Article 112 point (g) of CRR)
  - f) Retail (Article 112 point (h) of CRR).
54. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 112 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 112 points i) and j) of CRR reported in CR SA.



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55. The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates' and 'Retail' of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'. However the figures reported are the same as used to calculate the risk weighted exposure amounts in the exposure classes 'in default' or 'secured by immovable property'.
  
56. E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 127 of CRR and the value adjustments are less than 20 %, then this information is reported in CR SA, row 320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 320 of exposure class 'institutions'.

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

57. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 112 of CRR the following sequential approach shall be applied:
  - a) In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 112 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
  
  - b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.
  
58. The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
  
59. For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection

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effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 112 point (i) of CRR (exposures secured by mortgages on immovable property).

60. Article 112 of CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112 point (n) of CRR) and exposures to institutions (Article 112 point (f) of CRR)/exposures to corporates (Article 112 point (g) of CRR). In this case it is clear that there is an implicit prioritisation in the CRR since it shall be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 112 point (n) of CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.
  
61. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in the CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.
  
62. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.

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63. With this background the assessment ranking in the decision tree mentioned below would follow the following order:
1. Securitisation positions;
  2. Items associated with particular high risk;
  3. Equity exposures
  4. Exposures in default;
  5. Exposures in the form of units or shares in collective investment undertakings ('CIU')/Exposures in the form of covered bonds (disjoint exposure classes);
  6. Exposures secured by mortgages on immovable property;
  7. Other items;
  8. Exposures to institutions and corporates with a short-term credit assessment;
  9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.
64. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach (Article 132(3) to (5) of CRR) is used, the underlying individual exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of exposures in the form of units or shares in collective investment undertakings ('CIU').
65. In the case of 'nth' to default credit derivatives specified in Article 134(6) of CRR, if they are rated, they shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the 'Other items' exposure class. In this latter case the nominal amount of the contract shall be reported as the Original exposure pre conversion factors in the line for 'Other risk weights' (the risk weight used shall be that specified by the sum indicated under Article 134(6) of CRR).
66. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

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

Original exposure pre conversion factors		
Does it fit for being assigned to the exposure class of Article 112 (m)?	YES	Securitisation positions
NO		
Does it fit for being assigned to the exposure class of Article 112 point (k)?	YES	Items associated with particular high risk (also see Article 128)
NO		
Does it fit for being assigned to the exposure class of Article 112 point (p)?	YES	Equity exposures (also see Article 133)
NO		
Does it fit for being assigned to the exposure class of Article 112 point (j)?	YES	Exposures in default
NO		
Does it fit for being assigned to the exposure classes of Article 112 points (l) and (o)?	YES	Exposures in the form of units or shares in collective investment undertakings (CIU) Exposures in the form of covered bonds (also see Article 129) These two exposure classes are disjoint among themselves (see comments on the look-through approach in the answer above). Therefore the assignment to one of them is straightforward.
NO		
Does it fit for being assigned to the exposure class of Article 112 point (i)?	YES	Exposures secured by mortgages on immovable property (also see Article 124)
NO		
Does it fit for being assigned to the exposure class of Article 112 point (q)?	YES	Other items
NO		
Does it fit for being assigned to the exposure class of Article 112 point (n)?	YES	Exposures to institutions and corporates with a short-term credit assessment
NO		

The exposure classes below are disjoint among themselves. Therefore the assignment to one of them is straightforward.

Exposures to central governments or central banks

Exposures to regional governments or local authorities

Exposures to public sector entities

Exposures to multilateral development banks

Exposures to international organisations

Exposures to institutions

Exposures to corporates

Retail exposures

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

3.2.4.1. Exposure Class ‘Institutions’

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

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

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

3.2.4.2. Exposure Class ‘Covered Bonds’

70. The assignment of SA exposures to the exposure class ‘covered bonds’ shall be done as follows:

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

3.2.4.3. Exposure class ‘Collective Investment Undertakings’

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

3.2.5. Instructions concerning specific positions

Columns	
010	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) of CRR:</p>

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Columns	
	<p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 92(3) point (f) of CRR, the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 of CRR.</p> <p>Exposure values for leases are subject to Article 134(7) of CRR.</p> <p>In case of on-balance sheet netting laid down in Article 219 of CRR the exposure values shall be reported according to the received cash collateral.</p> <p>In the case of master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 220(4) of CRR shall be included in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in part 3 title II chapter 6 of CRR, E* as calculated under Articles 220 and 221 of CRR shall be reported in column 010 of the CR SA template.</p>
030	<p><b>(-) Value adjustments and provision associated with the original exposure</b></p> <p>Article 24 and 110 of CRR</p> <p>Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject to.</p>
040	<p><b>Exposure net of value adjustments and provisions</b></p> <p>Sum of columns 010 and 030.</p>
050-100	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Substitution of the exposure due to CRM.</p> <p>If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.</p> <p>Items to be reported here:</p> <ul style="list-style-type: none"> <li>— collateral, incorporated according to Financial Collateral Simple Method;</li> <li>— eligible unfunded credit protection.</li> </ul> <p>Please also see instructions of point 4.1.1.</p>

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Columns	
050-060	<p><b>Unfunded credit protection: adjusted values (Ga)</b></p> <p>Article 235 of CRR</p> <p>Article 239(3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
050	<p><b>Guarantees</b></p> <ul style="list-style-type: none"> <li>— Article 203 of CRR</li> <li>— Unfunded Credit Protection as defined in Article 4(59) of CRR different from Credit Derivatives.</li> </ul>
060	<p><b>Credit derivatives</b></p> <p>Article 204 of CRR.</p>
070-080	<p><b>Funded credit protection</b></p> <p>These columns refer to funded credit protection according to Article 4(58) of CRR and Articles 196, 197 and 200 of CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre conversion factors).</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR shall be treated as cash collateral.</p>
070	<p><b>Financial collateral: simple method</b></p> <p>Article 222(1) to (2) of CRR.</p>
080	<p><b>Other funded credit protection</b></p> <p>Article 232 of CRR.</p>
090-100	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p>Articles 222(3), Article 235(1) to (2) and Article 236 of CRR.</p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. This amount shall be considered as an Inflow into the protection provider's exposure class.</p> <p>Inflows and outflows within the same exposure classes shall also be reported.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
110	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</p>

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Columns	
120-140	<p><b>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD</b></p> <p>Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR)</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR are treated as cash collateral.</p> <p>The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 223, 224, 225, 226, 227 and 228 of CRR.</p>
120	<p><b>Volatility adjustment to the exposure</b></p> <p>Article 223(2) to (3) of CRR.</p> <p>The amount to be reported is given by the impact of the volatility adjustment to the exposure <math>(EVA-E) = E*He</math></p>
130	<p><b>(-) Financial collateral adjusted value (Cvam)</b></p> <p>Article 239(2) of CRR.</p> <p>For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 299(2) points (c) to (f) of CRR.</p> <p>The amount to be reported corresponds to <math>Cvam = C*(1-Hc-Hfx)*(t-t^*)/(T-t^*)</math>. For a definition of C, Hc, Hfx, t, T and t* see part 3 title II chapter 4 section 4 and 5 of CRR.</p>
140	<p><b>(-) Of which: Volatility and maturity adjustments</b></p> <p>Article 223(1) of CRR and Article 239(2) of CRR.</p> <p>The amount to be reported is the joint impact of volatility and maturity adjustments <math>(Cvam-C) = C*[(1-Hc-Hfx)*(t-t^*)/(T-t^*)-1]</math>, where the impact of volatility adjustment is <math>(Cva-C) = C*[(1-Hc-Hfx)-1]</math> and the impact of maturity adjustments is <math>(Cvam-Cva) = C*(1-Hc-Hfx)*[(t-t^*)/(T-t^*)-1]</math></p>
150	<p><b>Fully adjusted exposure value (E*)</b></p> <p>Article 220(4), Article 223(2) to (5) and Article 228(1) of CRR.</p>
160-190	<p><b>Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</b></p> <p>Article 111(1) and Article 4(56) of CRR. See also Article 222(3) and Article 228(1) of CRR.</p>
200	<p><b>Exposure value</b></p> <p>Part 3 title II chapter 4 section 4 of CRR.</p> <p>Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 113 and part 3 title II chapter 2 section 2 of CRR.</p>



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Columns	
210	<p><b>Of which: Arising from Counterparty Credit Risk</b></p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the exposure value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 2, 3, 4, 5 of CRR.</p>
215	<p><b>Risk weighted exposure amount pre SME-supporting factor</b></p> <p>Article 113(1) to (5) of CRR without taking into account the SME-supporting factor according to Article 501 of CRR.</p>
220	<p><b>Risk weighted exposure amount after SME-supporting factor</b></p> <p>Article 113(1) to (5) of CRR taking into account the SME-supporting factor according to Article 500 of CRR.</p>
230	<p><b>Of which: with a credit assessment by a nominated ECAI</b></p>
240	<p><b>Of which: with a credit assessment derived from central government</b></p>

rows	Instructions
010	<b>Total exposures</b>
020	<p><b>of which: SME</b></p> <p>All exposures to SME shall be reported here.</p>
030	<p><b>of which: Exposures subject to the SME-supporting factor</b></p> <p>Only exposures which meet the requirements of Article 501 CRR shall be reported here.</p>
040	<p><b>of which: Secured by mortgages on immovable property — Residential property</b></p> <p>Article 125 of CRR.</p> <p>Only reported in exposure class ‘Secured by mortgages on immovable property’</p>
050	<p><b>of which: Exposures under the permanent partial use of the standardised approach</b></p> <p>Exposures treated under Article 150(1) of the CRR</p>
060	<p><b>of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation</b></p> <p>Exposures treated under Article 148(1) of the CRR</p>
070-130	<p><b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</b></p> <p>Reporting institution's ‘banking book’ positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p>

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rows	Instructions
	<p>Reporting institution's 'trading book' counterparty credit risk positions according to Article 92(3) point (f) and Article 299(2) of CRR are assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94(1) of CRR also break down their 'trading book' positions following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p>
070	<p><b>On balance sheet exposures subject to credit risk</b></p> <p>Assets referred to in Article 24 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 090, 110 and 130, and therefore shall not be reported in this row.</p> <p>Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(90) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.</p>
080	<p><b>Off balance sheet exposures subject to credit risk</b></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040, 060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(90) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.</p>
090-130	<p><b>Exposures/Transactions subject to counterparty credit risk</b></p>
090	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions; (ii) margin lending transactions as defined in Article 272(3) of CRR.</p>
100	<p><b>Of which: centrally cleared through a QCCP</b></p> <p>Article 306 of CRR for qualifying CCPs according to Articles 4(88) in conjunction with Article 301(2) of CRR.</p> <p>Trade exposures to a CCP according to Article 4(91) of CRR</p>
110	<p><b>Derivatives and Long Settlement Transactions</b></p> <p>Derivatives comprise those contract listed in Annex II of CRR.</p>

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rows	Instructions
	<p>Long Settlement Transactions as defined in Article 272(2) of CRR.</p> <p>Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 130, shall not be reported in this row.</p>
120	<p><b>Of which: centrally cleared through a QCCP</b></p> <p>Article 306 of CRR for qualifying CCPs according to Articles 4(88) in conjunction with Article 301(2) of CRR</p> <p>Trade exposures to a CCP according to Article 4(91) of CRR</p>
130	<p><b>From Contractual Cross Product Netting</b></p> <p>Exposures that due to the existence of a contractual cross product netting (as defined in Article 272(11) of CRR) cannot be assigned to either Derivatives &amp; Long Settlement Transactions or Securities Financing Transactions, shall be included in this row.</p>
140-280	<b>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</b>
140	<b>0 %</b>
150	<p><b>2 %</b></p> <p>Article 306(1) of CRR</p>
160	<p><b>4 %</b></p> <p>Article 305(3) of CRR</p>
170	<b>10 %</b>
180	<b>20 %</b>
190	<b>35 %</b>
200	<b>50 %</b>
210	<p><b>70 %</b></p> <p>Article 232(3) point (c) of CRR.</p>
220	<b>75 %</b>
230	<b>100 %</b>
240	<b>150 %</b>
250	<p><b>250 %</b></p> <p>Article 133(2) of CRR</p>
260	<p><b>370 %</b></p> <p>Article 471 of CRR</p>
270	<p><b>1 250 %</b></p> <p>Article 133(2) of CRR</p>
280	<p><b>Other risk weights</b></p> <p>This row is not available for exposure classes Government, Corporates, Institutions and Retail.</p>

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rows	Instructions
	<p>For reporting those exposures not subject to the risk weights listed in the template.</p> <p>Article 113(1) to (5) of CRR.</p> <p>Unrated nth to default credit derivatives under the Standardized Approach (Article 134(6) of CRR) shall be reported in this row under the exposure class 'Other items'.</p> <p>See also Article 124(2) and Article 152(2) point (b) of CRR.</p>
290-320	<p><b>Memorandum Items</b></p> <p>See also the explanation of the purpose of the memorandum items in the general section of the CR SA.</p>
290	<p><b>Exposures secured by mortgages on commercial immovable property</b></p> <p>Article 112 point (i) of CRR</p> <p>This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property according to Article 124 and 126 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate.</p>
300	<p><b>Exposures in default subject to a risk weight of 100 %</b></p> <p>Article 112 point (j) of CRR.</p> <p>Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.</p>
310	<p><b>Exposures secured by mortgages on residential property</b></p> <p>Article 112 point (i) of CRR.</p> <p>This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property according to Article 124 and 125 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property.</p>
320	<p><b>Exposures in default subject to a risk weight of 150 %</b></p> <p>Article 112 point (j) of CRR.</p> <p>Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.</p>

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

#### 3.3.1. Scope of the CR IRB template

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

- i. Credit risk in the banking book, among which:

— Counterparty credit risk in the banking book;

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- Dilution risk for purchased receivables;
  - ii. Counterparty credit risk in the trading book;
  - iii. Free deliveries resulting from all business activities..
74. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles 151 to 157 Part Three Title II Chapter 3 CRR (IRB approach).
75. The CR IRB template does not cover the following data:
- i. Equity exposures, which are reported in the CR EQU IRB template;
  - ii. Securitisation positions, which are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;
  - iii. ‘Other non-obligation assets’, according to Article 147(2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, according to Article 156 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template;
  - iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

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

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

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

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

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

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted

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exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

## 3.3.2. Breakdown of the CR IRB template

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

## 1) Total

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

## 2) Central banks and central governments

(Article 147(2)(a) CRR)

## 3) Institutions

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

## 4.1) Corporate — SME

(Article 147(2) point (c) CRR)

## 4.2) Corporate — Specialised lending

(Article 147(8) CRR)

## 4.3) Corporate — Other

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

## 5.1) Retail — Secured by immovable property SME

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

## 5.2) Retail — Secured by immovable property non-SME

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

## 5.3) Retail — Qualifying revolving

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

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## 5.4) Retail — Other SME

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

## 5.5) Retail — Other non — SME

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

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

## 3.3.3.1. Instructions concerning specific positions

Columns	Instructions
010	<p><b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b></p> <p>The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The exposure value (column 110) shall be used for the calculation of the exposure-weighted average PD.</p> <p>For each individual grade or pool the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.</p> <p>Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>Institutions shall contact their competent authority in advance, if they want to report a different number of grades in comparison with the internal number of grades.</p> <p>For the purposes of weighting the average PD the exposure value reported in column 110 is used. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (e.g. for 'total exposure'). Defaulted exposures are those assigned to the last rating grade/s with a PD of 100 %.</p>

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Columns	Instructions
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Institutions report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value shall be reported in accordance with Article 24 of CRR and Article 166(1) and (2) and (4) to (7) of CRR.</p> <p>The effect resulting from Article 166(3) of CRR (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore shall not reduce the Original Exposure.</p>
030	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the original exposure pre conversion factor for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
040-080	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in 'SUBSTITUTION OF THE EXPOSURE DUE TO CRM'.</p>
040-050	<p><b>UNFUNDED CREDIT PROTECTION</b></p> <p>Unfunded credit protection: Values as they are defined in Article 4(59) of CRR.</p> <p>If collateral has an effect on the exposure (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.</p>
040	<p><b>GUARANTEES:</b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 236 of CRR shall be provided.</p> <p>When Own estimates of LGD are used, (Article 183 of CRR, except paragraph 3), the relevant value used in the internal model shall be reported.</p> <p>Guarantees shall be reported in column 040 when the adjustment is not made in the LGD. When the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 150.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection is re-reported in column 220.</p>



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Columns	Instructions
050	<p><b>CREDIT DERIVATIVES:</b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 216 of CRR shall be provided.</p> <p>When own estimates of LGD are used (Article 183 of CRR), the relevant value used in the internal modelling shall be reported.</p> <p>When the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 160</p> <p>Regarding exposures subject to the double default treatment the value of unfunded credit protection shall be reported in column 220.</p>
060	<p><b>OTHER FUNDED CREDIT PROTECTION</b></p> <p>If collateral has an effect on the exposure (e.g. if used for credit risk mitigation techniques with substitution effects of the exposure), it shall be capped at the exposure value.</p> <p>When own estimates of LGD are not used, Article 232 of CRR shall be applied.</p> <p>When own estimates of LGD are used, those credit risk mitigants that comply with the criteria in Article 212 of the CRR shall be reported. The relevant value used in the internal model shall be reported.</p> <p>To be reported in column 060 when the adjustment is not made in the LGD. When an adjustment is made in the LGD the amount shall be reported in column 170.</p>
070-080	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools shall also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
090	<p><b>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p>

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Columns	Instructions
100, 120	<p><b>Of which: Off Balance Sheet Items</b></p> <p>See CR-SA instructions</p>
110	<p><b>EXPOSURE VALUE</b></p> <p>The value in accordance with Article 166 of CRR and Article 230(1) sentence 2 of CRR are reported.</p> <p>For the instruments as defined in Annex I, the credit conversion factors (Article 166(8) to (10) of CRR) irrespective the approach chosen by the institution, are applied.</p> <p>For rows 040-060 (securities financing transactions, derivatives and long settlement transactions and exposures from contractual cross-product netting) subject to part 3 title II chapter 6 of CRR, the Exposure Value is the same as the value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR. These values are reported in this column and not column 130 'Of which: arising from counterparty credit risk'.</p>
130	<p><b>Of which: Arising from counterparty Credit Risk</b></p> <p>See CR SA instructions.</p>
140	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the exposure value for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
150-210	<p><b>CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT</b></p> <p>CRM techniques that have an impact on LGDs as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.</p> <p>Where own estimates of LGD are not used: Articles 228(2), 230 (1) and (2), 231 of the CRR</p> <p>Where own estimates of LGD are used:</p> <ul style="list-style-type: none"> <li>— Regarding unfunded credit protection, for exposures to central government and central banks, institutions and corporates: Article 161 paragraph 3 of the CRR. For retail exposures Article 164 paragraph 2 of the CRR.</li> <li>— Regarding funded credit protection collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of the CRR.</li> </ul>
150	<p><b>GUARANTEES</b></p> <p>See instructions to column 040.</p>
160	<p><b>CREDIT DERIVATIVES</b></p> <p>See instructions to column 050.</p>

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Columns	Instructions
170	<p><b>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</b></p> <p>The relevant value used in the internal modelling of the institution.</p> <p>Those credit risk mitigants that comply with the criteria in Article 212 of the CRR.</p>
180	<p><b>ELIGIBLE FINANCIAL COLLATERAL</b></p> <p>For trading book operations includes financial instruments and commodities eligible for trading book exposures according to Article 299 paragraph 2 point. (c) to (f) of CRR Credit linked Notes and on -balance sheet netting according to Part 3 Title II Chapter 4 Section 4 of CRR are treated as cash collateral.</p> <p>When own estimates of LGD are not used: values in accordance with Article 193(1) to (4) and Article 194(1) of CRR. The adjusted value (Cvam) as set out in Article 223(2) of CRR is reported.</p> <p>When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of CRR. The amount to be reported shall be the estimated market value of the collateral.</p>
190-210	<p><b>OTHER ELIGIBLE COLLATERAL</b></p> <p>Where own estimates of LGD are not used: Article 199(1) to (8) of CRR and Article 229 of CRR.</p> <p>Where own estimates of LGD are used: other collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of CRR.</p>
190	<p><b>REAL ESTATE</b></p> <p>Where own estimates of LGD are not used, values in accordance with Article 199(2) to (4) of CRR shall be reported. Leasing of real estate property is also included (see Article 199(7) of CRR). See also Article 229 of CRR.</p> <p>When own estimates of LGD are used the amount to be reported shall be the estimated market value.</p>
200	<p><b>OTHER PHYSICAL COLLATERAL</b></p> <p>Where own estimates of LGD are not used, values in accordance with Article 199(6) and (8) of CRR shall be reported. Leasing of property different from real estate is also included (see Article 199(7) of CRR). See also Article 229(3) of CRR.</p> <p>Where own estimates of LGD are used the amount to be reported shall be the estimated market value of collateral.</p>
210	<p><b>RECEIVABLES</b></p> <p>When own estimates of LGD are not used, values in accordance with Articles 199(5), 229 (2) of CRR are reported.</p> <p>When own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>

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Columns	Instructions
220	<p><b>SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION</b></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment reflecting Articles 202 and 217 (1) of CRR. See also columns 040 ‘Guarantees’ and 050 ‘Credit derivatives’.</p>
230	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR shall be considered. In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161(4) of CRR.</p> <p>For defaulted exposures, provisions laid down in Article 181(1) point (h) of CRR shall be considered.</p> <p>The definition of exposure value as in Column 110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All effects shall be considered (so the floor applicable to mortgages shall be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* according to Article 228(2) CRR.</p> <p>The exposure weighted average LGD associated to each PD ‘obligor grade or pool’ shall result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 110.</p> <p>If own estimates of LGD are applied Article 175 and Article 181(1) and (2) of CRR shall be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161(4) of CRR.</p> <p>The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p> <p>Data shall not be reported for specialized lending exposures referred to in Article 153(5).</p> <p>Exposure and the respective LGD's for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 230, they shall only be included in the calculation of column 240.</p>
240	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Exposure weighted average LGD (%) for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>

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Columns	Instructions
250	<p><b>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</b></p> <p>The value reported reflects Article 162 of CRR. The exposure value (Column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.</p> <p>This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. This means that this column shall not be filled in for the exposure class 'retail'.</p>
255	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>For Central governments and Central Banks, Corporate and Institutions see Article 153(1) and (3) of CRR. For Retail see Article 154(1) of CRR.</p> <p>The SME-supporting factor according to Article 501 of CRR shall not be taken into account.</p>
260	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>For Central governments and Central Banks, Corporate and Institutions see Article 153(1) and (3) of CRR. For Retail see Article 154(1) of CRR.</p> <p>The SME-supporting factor according to Article 501 of CRR shall be taken into account.</p>
270	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
280	<p><b>EXPECTED LOSS AMOUNT</b></p> <p>For the definition of Expected Loss see Article 5(3) of CRR and, for calculation see Article 158 of CRR. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
290	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value Adjustments as well as specific and general provisions under Article 159 CRR are reported. General provisions shall be reported by assigning the amount pro rata — according to the expected loss of the different obligor grades.</p>
300	<p><b>NUMBER OF OBLIGORS</b></p> <p>Articles 172(1) and (2) of CRR.</p> <p>For all exposure classes except retail, the institution shall report the number of legal entities/obligors which were separately rated, regardless of the number of different loans or exposures granted.</p>

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Columns	Instructions
	<p>Within the exposure class retail the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172(2) of CRR applies, an obligor may be considered in more than one grade.</p> <p>As this column deals with an element of the structure of the rating systems, it relates to the original exposures pre conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).</p>
Rows	Instructions
010	<b>TOTAL EXPOSURES</b>
015	<p><b>of which: Exposures subject to SME-supporting factor</b></p> <p>Only exposures which meet the requirements of Article 501 CRR shall be reported here.</p>
020-060	<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>
020	<p><b>On balance sheet items subject to credit risk</b></p> <p>Assets referred to in Article 24 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.</p>
030	<p><b>Off balance sheet items subject to credit risk</b></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.</p>

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Rows	Instructions
040-060	<b>Exposures/Transactions subject to counterparty credit risk</b>
040	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document ‘The Application of Basel II to Trading Activities and the Treatment of Double Default Effects’, includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions and (ii) margin lending transactions as defined in Article 272(3) of CRR.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><b>Derivatives and Long Settlement Transactions</b></p> <p>Derivatives comprise those contracts listed in Annex II of CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 060 shall not be reported in this row.</p>
060	<p><b>From Contractual Cross Product Netting</b></p> <p>See CR SA instructions</p>
070	<p><b>EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</b></p> <p>For exposures to corporates, institutions and Central governments and Central Banks see Article 142(1) point (6) and Article 170(1) point (c) of CRR.</p> <p>For retail exposures see Article 170(3) point (b) of CRR. For Exposures arising from purchased receivables see Article 166(6) of CRR.</p> <p>Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180.</p> <p>Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>A master scale is not used. Instead, institutions shall determine the scale to be used themselves.</p>
080	<p><b>SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL</b></p> <p>Article 153(5) of CRR. This only applies to the corporates, institutions and central governments and central banks exposure classes.</p>
090-150	<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>

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Rows	Instructions
120	<p><b>Of which: In category 1</b></p> <p>Article 153(5) table 1 of CRR.</p>
160	<p><b>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</b></p> <p>Articles 193(1) and (2), 194 (1) to (7) and 230 (3) of CRR.</p>
170	<p><b>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</b></p> <p>Exposures arising from free deliveries for which the alternative treatment referred to in Article 379(2) first subparagraph, last sentence of CRR is used or for which a 100 % risk weight is applied according to a Article 379(2) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 153(8) of CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.</p>
180	<p><b>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</b></p> <p>See Article 4(53) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 157(1) of CRR.</p> <p>According to Article 166(6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.</p>

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

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

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



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## 3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN (CR GB)

78. Institutions fulfilling the threshold set in Article 5 (a) (4) of this Regulation shall submit information regarding the domestic country as well as any non-domestic country. The threshold is only applicable to Table 1 and Table 2. Exposures to supranational organisations shall be assigned to the geographical area 'other countries'.
79. The term 'residence of the obligor' refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries' irrespective of the exposure class where the exposure to supranational organisations is assigned.
80. Data regarding 'original exposure pre conversion factors' shall be reported referring to the country of residence of the immediate obligor. Data regarding 'exposure value' and 'Risk weighted exposure amounts' shall be reported as of the country of residence of the ultimate obligor.

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

## 3.4.1.1. Instructions concerning specific positions

Columns	
010	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Same definition as for column 010 of CR SA template</p>
020	<p><b>Exposures in default</b></p> <p>Original exposure pre conversion factors for those exposures which have been classified as 'defaulted exposures'.</p> <p>This 'memorandum item' provides additional information about the obligor structure of the exposure class 'in default'. Exposures shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes 'in default'.</p> <p>This information is a 'memorandum item' — hence does not affect the calculation of risk weighted exposure amounts of exposure class 'in default' according to Article 112 point (j) of CRR.</p>
040	<p><b>Observed new defaults for the period</b></p> <p>The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.</p>
050	<p><b>General credit risk adjustments</b></p> <p>Credit risk adjustments according to Article 110 of CRR.</p>

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Columns	
055	<p><b>Specific credit risk adjustments</b></p> <p>Credit risk adjustments according to Article 110 of CRR.</p>
060	<p><b>Write-offs</b></p> <p>Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].</p>
070	<p><b>Credit risk adjustments/write-offs for observed new defaults</b></p> <p>Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.</p>
075	<p><b>Exposure value</b></p> <p>Same definition as for column 200 of CR SA template</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 215 of CR SA template</p>
090	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 220 of CR SA template</p>
Rows	
010	<p><b>Central governments or central banks</b></p> <p>Article 112 point (a) of CRR.</p>
020	<p><b>Regional governments or local authorities</b></p> <p>Article 112 point (b) of CRR.</p>
030	<p><b>Public sector entities</b></p> <p>Article 112 point (c) of CRR.</p>
040	<p><b>Multilateral developments banks</b></p> <p>Article 112 point (d) of CRR.</p>
050	<p><b>International organisations</b></p> <p>Article 112 point (e) of CRR.</p>
060	<p><b>Institutions</b></p> <p>Article 112 point (f) of CRR.</p>
070	<p><b>Corporates</b></p> <p>Article 112 point (g) of CRR.</p>
075	<p><b>of which: SME</b></p> <p>Same definition as for row 020of CR SA template</p>

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Rows	
080	<b>Retail</b> Article 112 point (h) of CRR.
085	<b>of which: SME</b> Same definition as for row 020 of CR SA template
090	<b>Secured by mortgages on immovable property</b> Article 112 point (i) of CRR.
095	<b>of which: SME</b> Same definition as for row 020 of CR SA template
100	<b>Exposures in default</b> Article 112 point (j) of CRR.
110	<b>Items associated with particularly high risk</b> Article 112 point (k) of CRR.
120	<b>Covered bonds</b> Article 112 point (l) of CRR.
130	<b>Claims on institutions and corporates with a short-term credit assessment</b> Article 112 point (n) of CRR.
140	<b>Collective investments undertakings (CIU)</b> Article 112 point (o) of CRR.
150	<b>Equity exposures</b> Article 112 point (p) of CRR.
160	<b>Other exposures</b> Article 112 point (q) of CRR.

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

3.4.2.1. Instructions concerning specific positions

Columns	
010	<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Same definition as for column 020 of CR IRB template
030	<b>Of which defaulted</b> Original exposure value for those exposures which have been classified as 'defaulted exposures' according to CRR article 178.
040	<b>Observed new defaults for the period</b> The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.

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Columns	
050	<p><b>General credit risk adjustments</b></p> <p>Credit risk adjustments according to Article 110 of CRR.</p>
055	<p><b>Specific credit risk adjustments</b></p> <p>Credit risk adjustments according to Article 110 of CRR.</p>
060	<p><b>Write-offs</b></p> <p>Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].</p>
070	<p><b>Credit risk adjustments/write-offs for observed new defaults</b></p> <p>Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.</p>
080	<p><b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b></p> <p>Same definition as for column 010 of CR IRB template</p>
090	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Same definition as for column 230 of CR IRB template. Provisions laid down in Article 181(1) point (h) of CRR shall apply.</p> <p>Data shall not be reported for specialized lending exposures referred to in Article 153(5).</p>
100	<p><b>Of which: defaulted</b></p> <p>Exposure weighted LGD for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.</p>
105	<p><b>Exposure value</b></p> <p>Same definition as for column 110 of CR IRB template.</p>
110	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 255 of CR IRB template</p>
120	<p><b>Of which defaulted</b></p> <p>Risk weighted exposure amount for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.</p>
125	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 260 of CR IRB template</p>
130	<p><b>EXPECTED LOSS AMOUNT</b></p> <p>Same definition as for column 280 of CR IRB template</p>

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Rows	
010	<b>Central banks and central governments</b> (Article 147(2)(a) CRR)
020	<b>Institutions</b> (Article 147(2) point (b) CRR)
030	<b>Corporates</b> (All corporates according to Article 147(2) point (c).)
040	<b>Of which: Specialized lending</b> (Article 147(8) a CRR)  Data shall not be reported for specialized lending exposures referred to in Article 153(5).
050	<b>Of which: SME</b> (Article 147(2) point (c) CRR)
060	<b>Retail</b> All Retail exposures according to Article 147(2) point (d)
070	<b>Retail — Secured by real estate property</b> Exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
080	<b>SME</b> Retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR which are secured by real estate.
090	<b>non-SME</b> Retail exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
100	<b>Retail — Qualifying revolving</b> (Article 147(2) point (d) in conjunction with Article 154(4) CRR).
110	<b>Other Retail</b> Other retail exposures according to Article 147(2) point (d) not reported in rows 070 — 100.
120	<b>SME</b> Other retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR.
130	<b>non-SME</b> Other retail exposures reflecting Article 147(2) point (d) CRR.
140	<b>Equity</b> Equity exposures reflecting Article 147(2) point (e) CRR.

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3.4.3. C 09.03 — Geographical breakdown of relevant credit exposures for the purpose of calculation of the institution-specific countercyclical buffer (CR GB 3)

3.4.3.1. General remarks

81. According to Article 128 point (7) in connection with Articles 130 and 140 (1) CRD the countercyclical buffer rate is the 'weighted average of the countercyclical buffer rates that apply in the jurisdiction where the relevant credit exposures of the institution are located'. The weighted average is calculated as follows:

a) Numerator: Total own funds requirements for credit risk determined in accordance with Part Three, Titles II and IV of CRR that relate to the relevant credit exposures in the territory in question

b) Denominator: Total own funds requirements for credit risk that relate to the relevant credit exposures

82. This table is implemented in order to receive more information regarding the elements of the institution specific countercyclical capital buffer. The information requested refers to the own funds requirements for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution specific countercyclical capital buffer (CCB) in accordance with Art 140 CRD (relevant credit exposures), and determined in accordance with Part Three, Title II and Title IV of the CRR.

83. The information shall be reported by country. The distribution by country of own fund requirements of relevant credit exposures should be made in accordance with the provisions laid down in the EBA RTS on the method for the identification of the geographical location of the relevant credit exposures EBA/RTS/2013/15. The threshold set in Article 5 (a) (4) of this Regulation is not relevant for the reporting of this breakdown.

3.4.3.2. Instructions concerning specific positions

Rows	
010	<p><b>Own funds requirements</b></p> <p>Own funds requirements for relevant credit exposures, trading book exposures and securitisation exposures in accordance with Article 140(4) CRD and determined in accordance with Part Three, Title II and Title IV of the CRR.</p>

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

3.5.1. General remarks

84. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the

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context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.

85. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 92(3) point (a) of CRR) according to the IRB method (Part Three, Title II, Chapter 3 of CRR) for equity exposures referred to in Article 147(2) point (e) of CRR.
86. According to Article 147(6) of CRR, the following exposures shall be assigned to the equity exposure class:
  - a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or
  - b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).
87. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 152 of CRR shall also be reported in the CR EQU IRB template.
88. In accordance with Article 151(1) of CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of CRR:
  - the Simple Risk Weight approach,
  - the PD/LGD approach, or
  - the Internal Models approach.

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

89. The following equity claims shall not be reported in the CR EQU IRB template:
  - Equity exposures in the trading book (in case where institutions are not exempted from calculating own funds requirements for trading book positions according to Article 94 of CRR).

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- Equity exposures subject to the partial use of the standardised approach (Article 150 of CRR), including:
  - Grandfathered equity exposures according to Article 495(1) of CRR,
  - Equity exposures to entities whose credit obligations are assigned a 0 % risk weight under the Standardised Approach, including those publicly sponsored entities where a 0 % risk weight can be applied (Article 150(1) point (g) of CRR),
  - Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1) point (h) of CRR).
  - Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of ‘other non credit-obligation assets’ (in accordance with Article 155(1) of CRR).
  - Equity claims deducted from own funds in accordance with Articles 46 and 48 of the CRR.

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

Columns	
005	<p><b>OBLIGOR GRADE (ROW IDENTIFIER)</b></p> <p>The obligor grade is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL RATING SYSTEM</b></p> <p><b>PD ASSIGNED TO THE OBLIGOR GRADE (%)</b></p> <p>Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 165(1) of CRR.</p> <p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p>



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Columns	
	<p>For figures corresponding to an aggregation of obligor grades or pools (e.g. 'total exposures') the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.</p>
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Article 167 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments.</p> <p>Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares').</p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) also consider the offsetting provisions referred to in Article 155(2) of CRR.</p>
030-040	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>UNFUNDED CREDIT PROTECTION</b></p> <p><b>GUARANTEES</b></p> <p><b>CREDIT DERIVATIVES</b></p> <p>Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 155(2),(3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
050	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p><b>(-) TOTAL OUTFLOWS</b></p> <p>Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>

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Columns	
060	<p><b>EXPOSURE VALUE</b></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 155(2) and (3), Article 167 of CRR).</p> <p>As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of CRR).</p>
070	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Institutions applying the PD/LGD approach report in column 070 of the CR EQU IRB 2 template the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020 of the CR EQU IRB template. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in Article 165(2) of CRR.</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT</b></p> <p>Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 155 of CRR.</p> <p>In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of CRR).</p> <p>With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of CRR).</p>
090	<p><b>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</b></p> <p>Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 158(4), (7), (8) and (9) of CRR.</p>

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

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Rows	
CR EQU IRB 1 — row 020,	<p><b>PD/LGD APPROACH: TOTAL</b></p> <p>Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in row 020 of the CR EQU IRB 1 template.</p>
CR EQU IRB 1 — rows 050-090	<p><b>SIMPLE RISK WEIGHT APPROACH: TOTAL</b></p> <p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</b></p> <p>Institutions applying the Simple Risk Weight approach (Article 155(2) of CRR) report the requested information according to the characteristics of the underlying exposures in rows 050 to 090.</p>
CR EQU IRB 1 — row 100	<p><b>INTERNAL MODELS APPROACH</b></p> <p>Institutions applying the Internal Models approach (Article 155(4) of CRR) report the requested information in row 100.</p>
CR EQU IRB 1 — row 110	<p><b>EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS</b></p> <p>Institutions applying the IRB approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach). As an example,</p> <ul style="list-style-type: none"> <li>— the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) of the CRR, as well as</li> <li>— equity positions risk-weighted with 370 % in accordance with Article 471(2) CRR</li> </ul> <p>shall be reported in row 110.</p>
CR EQU IRB 2	<p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b></p> <p>Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in the CR EQU IRB 2 template.</p> <p>In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, they report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system/masterscale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p>

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## 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 transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 92(3) point (c) ii) and 378 of CRR.
92. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.
93. According to Article 378 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 378 of CRR.
94. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.
95. Institutions multiply this difference by the appropriate factor of Table 1 of Article 378 of CRR to determine the corresponding own funds requirements.
96. According to Article 92(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5 to calculate the risk exposure amount.
97. Note that own funds requirements for free deliveries as laid down in Article 379 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB).

## 3.6.2. Instructions concerning specific positions

Columns	
010	<p><b>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</b></p> <p>In accordance with Article 378 of CRR, institutions report in this column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices.</p> <p><i>All unsettled transactions</i> shall be included in this column 010, irrespective of whether or not they are at a gain or at a loss after the due settlement date.</p>

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Columns	
020	<p><b>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</b></p> <p>In accordance with Article 378 of CRR, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, <i>where the difference could involve a loss for the institution.</i></p> <p>Only <i>unsettled transactions at a loss</i> after the due settlement date shall be reported in column 020</p>
030	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Institutions report in column 030 the own funds requirements calculated in accordance with Article 378 of CRR.</p>
040	<p><b>TOTAL SETTLEMENT RISK EXPOSURE AMOUNT</b></p> <p>In accordance with Article 92(4) point (b) of CRR, institutions multiply their own funds requirements reported in column 030 by 12.5 in order to obtain the settlement risk exposure amount.</p>
Rows	
010	<p><b>Total unsettled transactions in the Non-trading Book</b></p> <p>Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR).</p> <p>Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 010/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the ‘price difference’ reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).</p>
020 to 060	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p>

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Rows	
	<p>Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 020 to 060.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>
070	<p><b>Total unsettled transactions in the Trading Book</b></p> <p>Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR).</p> <p>Institutions report in 070/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 070/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the ‘price difference’ reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).</p>
080 to 120	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 080 to 120.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>

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

## 3.7.1. General remarks

98. The information in this template is requested for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Standardised Approach. The information to be reported is

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contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

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

## 3.7.2. Instructions concerning specific positions

Columns	
010	<p><b>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</b></p> <p>Originator institutions must report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported.</p> <p>In the case of traditional securitisations where the originator does not hold any position, then the originator shall not consider that securitisation in the reporting of the CR SEC SA or CR SEC IRB templates. For this purpose securitisation positions held by the originator include early amortisation provisions in a securitisation of revolving exposures, as defined under Article 242(12) of CRR.</p>
020-040	<p><b>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</b></p> <p>Following the provisions in Articles 249 and 250 of CRR the credit protection to the securitised exposures shall be as if there was no maturity mismatch.</p>
020	<p><b>(-) FUNDED CREDIT PROTECTION (C<sub>VA</sub>)</b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C<sub>VA</sub>) which is expected to be reported in this column is established in Article 223(2) of CRR.</p>
030	<p><b>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</b></p> <p>Following the general rule for 'inflows' and 'outflows' the amounts reported under this column shall appear as 'inflows' in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection)</p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (G*) is established in Article 233(3) of CRR.</p>
040	<p><b>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</b></p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p> <p>The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.</p>

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Columns	
050	<p><b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Securitisation positions held by the reporting institution, calculated according to Article 246(1)(a), (c) and (e), and (2) of CRR, without applying credit conversion factors and any credit risk adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitised positions are not considered.</p> <p>In case of early amortization clauses, institutions must specify the amount of 'originator's' interest' as defined in Article 256(2) of CRR.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) shall be the result of the aggregation of columns 010 to 040.</p>
060	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p>
070	<p><b>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Securitisation positions according to Article 246(1) and (2) of CRR, without applying conversion factors.</p> <p>This piece of information is related to column 040 of the CR SA Total template.</p>
080-110	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Article 4(57) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>



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Columns	
080	<p><b>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G<sub>A</sub>)</b></p> <p>Unfunded credit protection is defined in Article 4(59) and regulated in Article 235 of CRR.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
090	<p><b>(-) FUNDED CREDIT PROTECTION</b></p> <p>Funded credit protection is defined in Article 4(58) and regulated in Articles 195, 197 and 200 of CRR.</p> <p>Credit linked notes and on-balance sheet netting according to Articles 218-236 of CRR are treated as cash collateral.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
100-110	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
100	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Articles 222(3) and 235 (1) and (2).</p> <p>Outflows correspond to the covered part of the ‘Exposure net of value adjustments and provisions’, that is deducted from the obligor’s exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider’s exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount shall be considered as an Inflow into the protection provider’s exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 090 [(-) Total Outflows] of the CR SA Total template.</p>
110	<p><b>TOTAL INFLOWS</b></p> <p>Securitisation positions which are debt securities and are eligible financial collateral according to Article 197(1) of CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p> <p>This piece of information is related to column 100 (Total Inflows) of the CR SA Total template.</p>
120	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’.</p> <p>This piece of information is related to column 110 of the CR SA Total template.</p>

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Columns	
130	<p><b>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (C<sub>VAM</sub>)</b></p> <p>This item also includes credit linked notes (Article 218 of CRR).</p> <p>This piece of information is related to columns 120 and 130 of the CR SA Total template.</p>
140	<p><b>FULLY ADJUSTED EXPOSURE VALUE (E*)</b></p> <p>Securitisation positions according to Article 246 of CRR, therefore without applying the conversion figures laid down in Article 246(1) point (c) of CRR.</p> <p>This piece of information is related to column 150 of the CR SA Total template.</p>
150-180	<p><b>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</b></p> <p>Article 246(1) point (c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion factor. This conversion figure shall be 100 % unless otherwise specified in the CRR.</p> <p>See columns 160 to 190 of the CR SA Total template.</p> <p>For reporting purposes, fully adjusted exposure values (E*) shall be reported according to the following four mutually exclusive intervals of conversion factors: 0 %, [0 %, 20 %], [20 %, 50 %] and [50 %, 100 %].</p>
190	<p><b>EXPOSURE VALUE</b></p> <p>Securitisation positions according to Article 246 of CRR.</p> <p>This piece of information is related to column 200 of the CR SA Total template.</p>
200	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>Article 258 of CRR envisages that in case of a securitisation position in respect of which a 1 250 % risk weight is assigned, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
210	<p><b>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</b></p> <p>Exposure value minus the exposure value deducted from own funds.</p>
220-320	<p><b>BREAKDOWN OF EXPOSURE VALUE SUBJECT TO RISK WEIGHTS ACCORDING TO RISK WEIGHTS</b></p>

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Columns	
220-260	<p><b>RATED</b></p> <p>Article 242(8) of CRR defines rated positions.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the SA in Article 251 (Table 1) of CRR.</p>
270	<p><b>1 250 % (UNRATED)</b></p> <p>Article 242(7) of CRR defines unrated positions.</p>
280	<p><b>LOOK-THROUGH</b></p> <p>Articles 253, 254 and 256(5) of CRR.</p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p>
290	<p><b>LOOK-THROUGH — OF WHICH: SECOND LOSS IN ABCP</b></p> <p>Exposure value subject to the treatment of securitisation positions in a second loss tranche or better in an ABCP programme is set in 254 of CRR.</p> <p>Article 242(9) of CRR defines Asset-backed commercial paper (ABCP) programme.</p>
300	<p><b>LOOK-THROUGH OF WHICH: AVERAGE RISK WEIGHT (%)</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
310	<p><b>INTERNAL ASSESSMENT APPROACH (IAA)</b></p> <p>Articles 109(1) and 259 (3) of CRR. Exposure value of securitisation positions under the internal assessment approach.</p>
320	<p><b>IAA: AVERAGE RISK WEIGHT (%)</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
330	<p><b>RISK-WEIGHTED EXPOSURE AMOUNT</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p>
340	<p><b>OF WHICH: SYNTHETIC SECURITISATIONS</b></p> <p>For synthetic securitisations, the amount to be reported in this column shall ignore any maturity mismatch.</p>

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Columns	
350	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Articles 14(2), 406(2) and 407 of CRR require that whenever certain requirements in Articles 405, 406 or 409 of CRR are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR. Such an additional risk weight may not only be imposed to investor institutions, but also to originators, sponsors and original lenders.</p>
360	<p><b>ADJUSTMENT TO THE RISK WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</b></p> <p>For maturity mismatches in synthetic securitisations <math>RW^*-RW(SP)</math>, as defined in Article 250 of CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported is zero. Note that <math>RW(SP)</math> not only includes the risk weighted exposure amounts reported under column 330 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p>
370-380	<p><b>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/AFTER CAP</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (column 370)/after (column 380) applying the limits specified in Articles 252 -securitisation of items currently in default or associated with particular high risk items- or 256 (4) -additional own funds requirements for securitisations of revolving exposures with early amortisation provisions- of CRR.</p>
390	<p><b>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</b></p> <p>Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>

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

101. Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

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Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020	<p><b>OF WHICH: RE-SECURITISATIONS</b></p> <p>Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.</p>
030	<p><b>ORIGINATOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.</p>
040-060	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>Article 246(1) point (a) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its accounting value after application of specific credit risk adjustments.</p> <p>On-balance sheet items are broken down by securitisations (row 050) and re-securitisations (row 060).</p>
070-090	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion figure unless otherwise specified.</p> <p>The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items and derivatives are broken down by securitisations (row 080) and re-securitisations (row 090) as in Article 251 Table 1 of CRR.</p>
100	<p><b>EARLY AMORTISATION</b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.</p>

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Rows	
110	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
120-140	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
150-170	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>
180	<p><b>SPONSOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows the information regarding its own securitised assets.</p>
190-210	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
220-240	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>
250-290	<p><b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b></p> <p>These rows gather information on outstanding positions (at reporting date) according to credit quality steps (envisaged for the SA in Article 251 (Table 1) of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported.</p> <p>These rows are only to be reported for columns 190 to 270 and columns 330 to 340.</p>

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

3.8.1. General remarks

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

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

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

## 3.8.2. Instructions concerning specific positions

Columns	
010	<p><b>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</b></p> <p>For the row total on balance sheet items the amount reported under this column corresponds to the outstanding amount of securitised exposures at the reporting date.</p> <p>See column 010 of CR SEC SA.</p>
020-040	<p><b>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</b></p> <p>Articles 249 and 250 of CRR.</p> <p>Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.</p>
020	<p><b>(-) FUNDED CREDIT PROTECTION (C<sub>VA</sub>)</b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C<sub>VA</sub>) which is expected to be reported in this column is established in Article 223(2) of CRR.</p>
030	<p><b>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</b></p> <p>Following the general rule for 'inflows' and 'outflows' the amounts reported under column 030 of the CR SEC IRB template shall appear as 'inflows' in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection).</p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (G*) is established in Article 233(3) of CRR.</p>
040	<p><b>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</b></p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p> <p>The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.</p>

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Columns	
050	<p><b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Securitisation positions held by the reporting institution, calculated according to Article 246(1)(b), (d) and (e), and (2) of CRR, without applying credit conversion factors and gross of value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitized positions are not considered.</p> <p>In case of early amortisation clauses, institutions must specify the amount of 'originator's' interest' as defined in Article 256(2) of CRR.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) shall be the result of the aggregation of columns 010 to 040.</p>
060-090	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>See Article 4(1)(57) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p>
060	<p><b>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G<sub>A</sub>)</b></p> <p>Unfunded credit protection is defined in Article 4(1)(59) of CRR.</p> <p>Article 236 of CRR describes the computation procedure of G<sub>A</sub> in the case of full protection/partial protection — equal seniority.</p> <p>This piece of information is related to columns 040 and 050 of the CR IRB template.</p>
070	<p><b>(-) FUNDED CREDIT PROTECTION</b></p> <p>Funded credit protection is defined in Article 4(1)(58) of CRR.</p> <p>Since the Financial Collateral Simple Method is not applicable, only funded credit protection according to Article 200 of CRR shall be reported in this column.</p> <p>This piece of information is related to column 060 of the CR IRB template.</p>
080-090	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>



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Columns	
080	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Article 236 of CRR.</p> <p>Outflows correspond to the covered part of the ‘Exposure net of value adjustments and provisions’, that is deducted from the obligor’s exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider’s exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount shall be considered as an Inflow into the protection provider’s exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 070 of the CR IRB template.</p>
090	<p><b>TOTAL INFLOWS</b></p> <p>This piece of information is related to column 080 of the CR IRB template.</p>
100	<p><b>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’.</p> <p>This piece of information is related to column 090 of the CR IRB template.</p>
110	<p><b>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</b></p> <p>Articles 218 to 222 of CRR. This item also includes credit linked notes (Article 218 of CRR).</p>
120	<p><b>FULLY ADJUSTED EXPOSURE VALUE (E*)</b></p> <p>Securitisation positions according to Article 246 of CRR, therefore without applying the conversion factors laid down in Article 246(1) point (c) of CRR.</p>
130-160	<p><b>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</b></p> <p>Article 246(1) point (c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion figure. This conversion figure shall be 100 % unless otherwise specified.</p> <p>In this respect, Article 4(1)(56) of CRR defines conversion factor.</p> <p>For reporting purposes, fully adjusted exposure values (E*) shall be reported according to the following four mutually exclusive intervals of conversion factors: 0 %, (0 %, 20 %], (20 %, 50 %] and (50 %, 100 %].</p>

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Columns	
170	<p><b>EXPOSURE VALUE</b></p> <p>Securitisation positions according to Article 246 of CRR.</p> <p>This piece of information is related to column 110 of the CR IRB template.</p>
180	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>Article 266(3) of CRR foresees that in case of a securitisation position in respect of which a 1 250 % risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
190	<p><b>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</b></p>
200-320	<p><b>RATINGS BASED METHOD (CREDIT QUALITY STEPS)</b></p> <p>Article 261 of CRR.</p> <p>IRB-Securitisation positions with an inferred rating according to Article 259(2) of CRR shall be reported as positions with a rating.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the IRB Approach Article 261(1) Table 4 of CRR.</p>
330	<p><b>SUPERVISORY FORMULA METHOD</b></p> <p>For the Supervisory Formula Method (SFM), Article 262 of CRR.</p> <p>The risk weight for a securitisation position shall be the greater of 7 % or the risk weight to be applied in accordance with the formulas provided.</p>
340	<p><b>SUPERVISORY FORMULA METHOD: AVERAGE RISK WEIGHT</b></p> <p>Credit risk mitigation on securitisation positions may be recognised in accordance with Article 264 of CRR. In this case, the institution shall indicate the 'effective risk weight' of the position when full protection has been received, according to what is established in Article 264(2) of CRR (the effective risk weight equals the risk-weighted exposure amount of the position divided by the exposure value of the position, multiplied by 100).</p> <p>When the position benefits from partial protection, the institution must apply the Supervisory Formula Method using the 'T' adjusted according to what is established in Article 264(3) of CRR.</p> <p>Weighted average risk weights shall be reported in this column.</p>
350	<p><b>LOOK-THROUGH</b></p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (highest risk weight of the pool).</p>

▼ **M3**

Columns	
	<p>Article 263(2) and (3) of CRR envisage an exceptional treatment where <math>K_{irb}</math> cannot be calculated.</p> <p>The undrawn amount of the liquidity facilities shall be reported under 'Off balance sheet items and derivatives'.</p> <p>As long as an originator would be under the exceptional treatment where <math>K_{irb}</math> cannot be calculated, then column 350 would be the right column to use for the reporting of the risk weighting treatment given to the exposure value of a liquidity facility subject to the treatment laid down in Article 263 of CRR.</p> <p>For early amortisations see Articles 256(5) and 265 of CRR.</p>
360	<p><b>LOOK-THROUGH: AVERAGE RISK WEIGHT</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
370	<p><b>INTERNAL ASSESSMENT APPROACH</b></p> <p>Article 259(3) and (4) of CRR envisages the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes.</p>
380	<p><b>IAA: AVERAGE RISK WEIGHT</b></p> <p>Weighted average risk weights shall be reported in this column.</p>
390	<p><b>(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Institutions applying the IRB Approach shall follow Article 266(1) (only applicable for originators, when the exposure has not been deducted from own funds) and (2) of CRR.</p> <p>Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p>
400	<p><b>RISK-WEIGHTED EXPOSURE AMOUNT</b></p> <p>Part Three, Title II, Chapter 5, Section 3 of CRR prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p>
410	<p><b>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</b></p> <p>For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.</p>

▼ M3

Columns	
420	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Articles 14(2), 406(2) and 407 of CRR foresee that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR.</p>
430	<p><b>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</b></p> <p>For maturity mismatches in synthetic securitisations RW*-RW(SP), as defined in Article 250 of CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported is zero. Note that RW(SP) not only includes the risk weighted exposure amounts reported under column 400 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p> <p>Negative values shall be reported in this column.</p>
440-450	<p><b>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/AFTER CAP</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (col 440)/after (col 450) applying the limits specified in Article 260 of CRR. Additionally Article 265 of CRR (additional own funds requirements for securitisations of revolving exposures with early amortisation provisions) has to be considered.</p>
460	<p><b>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE IRB SECURITISATION TO OTHER EXPOSURE CLASSES</b></p> <p>Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>

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

106. Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

▼ M3

Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020	<p><b>OF WHICH: RE-SECURITISATIONS</b></p> <p>Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.</p>
030	<p><b>ORIGINATOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.</p>
040-090	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>Article 246(1) lit b) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be the accounting value without taking into account any credit risk adjustments made.</p> <p>On-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 050-070, and re-securitisations (D-E), in rows 080-090, as stated in Article 261(1) Table 4 of CRR.</p>
100-150	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 110-130, and re-securitisations (D-E), in rows 140-150, as stated in Article 261(1) Table 4 of CRR.</p>

▼ **M3**

Rows	
160	<p><b>EARLY AMORTISATION</b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.</p>
170	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
180-230	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items for originators shall be applied here.</p>
240-290	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
300	<p><b>SPONSOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(1)(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.</p>
310-360	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items and derivatives for originators shall be applied here.</p>
370-420	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
430-540	<p><b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b></p> <p>These rows gather information on outstanding positions (at reporting date) according to credit quality steps (envisaged for the IRB in Article 261 Table 4 of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported.</p> <p>These rows are only to be reported for columns 170 to 320 and columns 400 to 410.</p>

▼ **M3**

## 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 aggregate information reported in CR SEC SA, CR SEC IRB, MKR SA SEC and MKR SA CTP templates) on all securitisations the reporting institution is involved. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements are requested.

108. This template is to be reported for:

- a. Securitisations originated/sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 405 of CRR.
- b. Securitisations originated/sponsored by the reporting institution during the year of report <sup>(1)</sup>, in case it holds no position.
- c. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. This underlying could include covered bonds or other liabilities and shall be identified as such in column 160.
- d. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

109. This template shall be reported by consolidated groups and stand alone institutions <sup>(2)</sup> located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

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

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

<sup>(1)</sup> The data requested to the institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1st of January of the current year).

<sup>(2)</sup> 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

▼ **M3**

## 3.9.2. Instructions concerning specific positions

Columns	
005	<p><b>ROW NUMBER</b></p> <p>The row number is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL CODE</b></p> <p>Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation.</p>
020	<p><b>IDENTIFIER OF THE SECURITISATION (Code/Name)</b></p> <p>Code used for the legal registration of the securitisation or, if not available, the name by which the securitisation is known in the market. When the International Securities Identification Number -ISIN- is available (i.e. for public transactions) the characters that are common to all tranches of the securitisation shall be reported in this column.</p>
030	<p><b>IDENTIFIER OF THE ORIGINATOR (Code/Name)</b></p> <p>The code given by the supervisory authority to the originator or, if not available, the name of the institution itself shall be reported for this column.</p> <p>In the case of multi-seller securitisations the reporting entity shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. Whenever the code is not available or is not known by the reporting entity, the name of the institution shall be reported.</p>
040	<p><b>SECURITISATION TYPE: (TRADITIONAL/SYNTHETIC)</b></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘T’ for Traditional;</li> <li>— ‘S’ for Synthetic.</li> </ul> <p>The definitions of ‘traditional securitisation’ and ‘synthetic securitisation’ is provided in Article 242(10) and (11) of CRR.</p>
050	<p><b>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</b></p> <p>Originators, sponsors and original lenders shall report one of the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘K’ if entirely recognised</li> <li>— ‘P’ if partially derecognised</li> <li>— ‘R’ if entirely derecognised</li> <li>— ‘N’ if not applicable.</li> </ul> <p>This column summarises the accounting treatment of the transaction.</p> <p>In case of synthetic securitisations, originators shall report that securitised exposures are removed from the balance sheet.</p>



## ▼ M3

Columns	
	<p>In case of the securitisations of liabilities originators shall not report this column.</p> <p>Option 'P' (partially removed) shall be reported when the securitised assets are recognized in the balance sheet to the extent of the reporting entity' continuing involvement as regulated in IAS 39.30-35.</p>
060	<p><b>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'N' not subject to own funds requirements;</li> <li>— 'B' banking book;</li> <li>— 'T' trading book;</li> <li>— 'A' partly in both books.</li> </ul> <p>Articles 109, 243 and 244 of CRR.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are computed according to securitised exposures or securitisation positions (banking book/trading book).</p> <p>If own funds requirements are based on <i>securitised exposures</i> (for not being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SA template, in case the Standardised Approach is used, or in the CR IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>Conversely, if own funds requirements are based on <i>securitisation positions held in the banking book</i> (for being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SEC SA template or in the CR SEC IRB template. In the case of <i>securitisation positions held in the trading book</i> the computation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates.</p> <p>In the case of the securitisations of liabilities originators shall not report this column.</p>
070	<p><b>SECURITISATION OR RE-SECURITISATION?</b></p> <p>According to definitions of 'securitisation' and 're-securitisation' are provided in Article 4(1)(61) and (62) to (64) of CRR, report the type of underlying using the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'S' for securitisation;</li> <li>— 'R' for re-securitisation.</li> </ul>
080-100	<p><b>RETENTION</b></p> <p>Articles 404 to 410 of CRR.</p>

## ▼ M3

Columns	
080	<p><b>TYPE OF RETENTION APPLIED</b></p> <p>For each securitisation scheme originated, it shall be reported the relevant type of retention of net economic interest, as envisaged in Article 405 of CRR:</p> <p>A — Vertical slice (securitisation positions): <i>‘retention of no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors.’</i></p> <p>V — Vertical slice (securitised exposures): retention of no less than 5 % of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B — Revolving exposures: <i>‘in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5 % of the nominal value of the securitised exposures’.</i></p> <p>C — On-balance sheet: <i>‘retention of randomly selected exposures, equivalent to no less than 5 % of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination’.</i></p> <p>D — First loss: <i>‘retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5 % of the nominal value of the securitised exposures’.</i></p> <p>E — Exempted. This code shall be reported for those securitisations affected by provisions in Article 405(3) of CRR.</p> <p>N — Not applicable. This code shall be reported for those securitisations affected by provisions in Article 404 of CRR.</p> <p>U — In breach or unknown. This code shall be reported when the reporting does not know with certain which type of retention is being applied or in case of non-compliance.</p>
090	<p><b>% OF RETENTION AT REPORTING DATE</b></p> <p>The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be no less than 5 % (at origination date).</p> <p>Notwithstanding Article 405(1) of CRR, measurement of retention at origination can typically be interpreted as being when the exposures were first securitised, and not when the exposures were first created (for instance, not when the underlying loans were first extended). Measurement of retention at origination means that 5 % is the retention percentage that is required at the point in time when such retention level was measured and the requirement fulfilled (for instance, when the exposures were first securitised); dynamic re-measurement and readjustment of the retained percentage throughout the life of the transaction is not required.</p> <p>This column shall not be reported in case codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 080 (Type of retention applied).</p>

▼ **M3**

Columns	
100	<p><b>COMPLIANCE WITH THE RETENTION REQUIREMENT?</b></p> <p>Article 405(1) of CRR.</p> <p>Report the following abbreviations:</p> <p>Y — Yes;</p> <p>N — No.</p> <p>This column shall not be reported in case codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 080 (Type of retention applied).</p>
110	<p><b>ROLE OF THE INSTITUTION: (ORIGINATOR/SPONSOR/ORIGINAL LENDER/INVESTOR)</b></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘O’ for Originator;</li> <li>— ‘S’ for Sponsor;</li> <li>— ‘L’ for Original Lender;</li> <li>— ‘I’ for Investor.</li> </ul> <p>See definitions in Article 4(1)(13) (Originator) and Article 4(1)(14) (Sponsor) of CRR. Investors are assumed to be those institutions to which provisions in Articles 406 and 407 of CRR apply.</p>
120-130	<p><b>NON ABCP PROGRAMS</b></p> <p>Because of their special character because they comprise of several single securitisation positions, ABCP programs (defined in Article 242(9) of CRR) are exempted from reporting in columns 120 and 130.</p>
120	<p><b>ORIGINATION DATE (mm/yyyy)</b></p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported according to the following format: ‘mm/yyyy’.</p> <p>For each securitisation scheme the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
130	<p><b>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</b></p> <p>This column gathers the amount (according to original exposures pre conversion factors) of the securitised portfolio at the origination date.</p> <p>In case of securitisation schemes backed by open pools the amount referring to the origination date of the first issuance of securities shall be reported. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of the securitisation of liabilities only the amounts issued by the reporting entity shall be reported.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>

▼ **M3**

Columns	
140-220	<p><b>SECURITISED EXPOSURES</b></p> <p>Columns 140 to 220 request information on several features of the securitised portfolio by the reporting entity.</p>
140	<p><b>TOTAL AMOUNT</b></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date) the amount will progressively be reduced.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
150	<p><b>INSTITUTION'S SHARE (%)</b></p> <p>It shall be reported the institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100 % except for multi-seller securitisation schemes. In that case the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
160	<p><b>TYPE</b></p> <p>This column gathers information on the type of assets ('1' to '8') or liabilities ('9' and '10') of the securitised portfolio. The institution must report one of the following number codes:</p> <ul style="list-style-type: none"> <li>1 — Residential mortgages;</li> <li>2 — Commercial mortgages;</li> <li>3 — Credit card receivables;</li> <li>4 — Leasing;</li> <li>5 — Loans to corporates or SMEs (treated as corporates);</li> <li>6 — Consumer loans;</li> <li>7 — Trade receivables;</li> <li>8 — Other assets;</li> <li>9 — Covered bonds;</li> <li>10 — Other liabilities.</li> </ul> <p>In case the pool of securitised exposures is a mix of the previous types, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type '10' (Other liabilities) includes treasury bonds and credit linked notes.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>

▼ **M3**

Columns	
170	<p><b>APPROACH APPLIED (SA/IRB/MIX)</b></p> <p>This column gathers information on the approach that at reporting date the institution would apply to the securitised exposures.</p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘S’ for Standardised Approach;</li> <li>— ‘I’ for Internal Ratings Based Approach;</li> <li>— ‘M’ for a combination of both approaches (SA/IRB).</li> </ul> <p>If under SA, ‘P’ is reported in column 050 then the computation of own funds requirements shall be reported in the CR SEC SA template.</p> <p>If under IRB, ‘P’ is reported in column 050 then the computation of own funds requirements shall be reported in the CR SEC IRB template.</p> <p>If under combination of SA and IRB, ‘P’ is reported in column 050 then the computation of own funds requirements shall be reported in both the CR SEC SA and CR SEC IRB templates.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation. Nevertheless, this column does not apply to securitisations of liabilities. Sponsors shall not report this column.</p>
180	<p><b>NUMBER OF EXPOSURES</b></p> <p>Article 261(1) of CRR.</p> <p>This column is only compulsory for those institutions using the IRB approach to the securitisation positions (and, therefore, reporting ‘I’ in column 170). The institution shall report the effective number of exposures.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled when the reporting entity does not hold any positions in the securitisation. This column shall not be fulfilled by investors.</p>
190	<p><b>COUNTRY</b></p> <p>Report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). In case the pool of the securitisation consists of different countries, the institution shall indicate the most important country. If no country exceeds a 20 % threshold based on the amount of assets/liabilities, then ‘OT’ (other) shall be reported.</p>
200	<p><b>ELGD (%)</b></p> <p>The exposure-weighted average loss-given-default (ELGD) shall only be reported by those institutions applying the Supervisory Formula Method (and, therefore, reporting ‘I’ in column 170). The ELGD is to be calculated as indicated in Article 262(1) of CRR.</p>

▼ **M3**

Columns	
	<p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled either when the reporting entity does not hold any positions in the securitisation. Sponsors shall not report this column.</p>
210	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in case of securitisation of liabilities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
220	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</b></p> <p>This column gathers information on the own funds requirements of the securitised portfolio in case there had been no securitisation plus the expected losses related to those risks (<math>K_{itb}</math>), as a percentage (with two decimals) on the total of securitised exposures at origination date. <math>K_{itb}</math> is defined in Article 242(4) of CRR.</p> <p>This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
230-300	<p><b>SECURITISATION STRUCTURE</b></p> <p>This block of six columns gathers information on the structure of the securitisation according to on/off balance sheet positions, tranches (senior/mezzanine/first loss) and maturity.</p> <p>In the case of multi-seller securitisations, for the first loss tranche only the amount corresponding or attributed to the reporting institution shall be reported.</p>
230-250	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).</p>

▼ M3

Columns	
230	<p><b>SENIOR</b></p> <p>All tranches that do not qualify as mezzanine or first loss shall be included in this category.</p>
240	<p><b>MEZZANINE</b></p> <p>See Articles 243(3) (traditional securitisations) and 244 (3) (synthetic securitisations) of CRR.</p>
250	<p><b>FIRST LOSS</b></p> <p>First loss tranche is defined in Article 242(15) of CRR.</p>
260-280	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss).</p> <p>The same criteria of classification among tranches used for on-balance sheet items shall be applied here.</p>
290	<p><b>FIRST FORESEEABLE TERMINATION DATE</b></p> <p>The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>(i) the date when a clean-up call (defined in Article 242(2) of CRR) might first be exercised taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities;</li> <li>(ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation.</li> </ul> <p>The day, month and year of the first foreseeable termination date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported.</p>
300	<p><b>LEGAL FINAL MATURITY DATE</b></p> <p>The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).</p> <p>The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported.</p>
310-400	<p><b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>This block of columns gathers information on the securitisation positions according to on/off balance sheet positions and the tranches (senior/mezzanine/first loss) at reporting date.</p>

▼ **M3**

Columns	
310-330	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among tranches used for on-balance sheet items shall be applied here.</p>
340-360	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among tranches used for off-balance sheet items shall be applied here.</p>
370-400	<p><b>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 340-360).</p>
370	<p><b>DIRECT CREDIT SUBSTITUTES (DCS)</b></p> <p>This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).</p> <p>According to Annex I of CRR the following full risk off-balance sheet items are regarded as DCS:</p> <ul style="list-style-type: none"> <li>— <i>Guarantees having the character of credit substitutes.</i></li> <li>— <i>Irrevocable standby letters of credit having the character of credit substitutes.</i></li> </ul>
380	<p><b>IRS/CRS</b></p> <p>IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. These derivatives are listed in Annex II of CRR.</p>
390	<p><b>ELIGIBLE LIQUIDITY FACILITIES</b></p> <p>Liquidity facilities (LF), defined in Article 242(3) of CRR must satisfy a list of six conditions established in Article 255(1) of CRR to be considered as eligible (regardless of the method applied by the institution -SA or IRB-).</p>
400	<p><b>OTHER (INCLUDING NON-ELIGIBLE LF)</b></p> <p>This column is devoted to remaining off-balance sheet items such as non-eligible liquidity facilities (i.e. those LF that do not meet the conditions listed in Article 255(1) of CRR).</p>
410	<p><b>EARLY AMORTISATION: CONVERSION FACTOR APPLIED</b></p> <p>Articles 242(12) and 256(5) (SA) and Article 265(1) (IRB) of CRR envisage a set of conversion factors to be applied to amount of the investors' interest (in order to calculate risk-weighted exposure amounts).</p> <p>This column applies to securitisation schemes with early amortisation clauses (i.e. revolving securitisations).</p>



▼ **M3**

Columns	
	<p>According to Article 256(6) of CRR, the conversion figure to be applied shall be determined by the level of the actual three month average excess spread.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is related to row 100 in CR SEC SA and row 160 in the CR SEC IRB template.</p>
420	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>This piece of information is closely related to column 200 in the CR SEC SA template and column 180 in the CR SEC IRB template.</p> <p>A negative figure shall be reported in this column.</p>
430	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP</b></p> <p>This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported.</p>
440	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP</b></p> <p>This column gathers information on the risk weighted exposure amount after cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. own funds requirements computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported.</p>
450-510	<p><b>SECURITISATION POSITIONS — TRADING BOOK</b></p>
450	<p><b>CTP OR NON-CTP?</b></p> <p>Report the following abbreviations:</p> <p>C — Correlation Trading Portfolio (CTP);</p> <p>N — Non-CTP</p>
460-470	<p><b>NET POSITIONS — LONG/SHORT</b></p> <p>See columns 050/060 of MKR SA SEC or MKR SA CTP, respectively.</p>
480	<p><b>TOTAL OWN FUNDS REQUIREMENTS (SA) — SPECIFIC RISK</b></p> <p>See column 610 of MKR SA SEC, or column 450 of MKR SA CTP, respectively.</p>

**▼ M3**

## 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 requirements according to Articles 312 to 324 of CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution can not apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level
113. Institutions using the BIA, TSA and/or ASA shall calculate their own funds requirement, based on the information at financial year end. When audited figures are not available, institutions may use business estimates. If audited figures are used, institutions shall report the audited figures which should remain unchanged. Deviations from this 'unchanged' principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.
114. If an institution can justify its competent authority that — due to exceptional circumstances such as a merger or a disposal of entities or activities — using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk the competent authority may permit the institution to modify the calculation in a way that would take into account such events. Also the competent authority may on its own initiative, require an institution to modify the calculation. Where an institution has been in operation for less than three years it may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as they are available.
115. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.
116. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.
117. This template shall be submitted by all institutions subject to operational risk own funds requirement.

▼ **M3**

## 4.1.2. Instructions concerning specific positions

Columns	
010-030	<p><b>RELEVANT INDICATOR</b></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 314 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks.</p> <p>Hereafter, the term ‘relevant indicator’ refers to ‘the sum of the elements’ at the end of the financial year as defined in Article 316 point 1, Table1 of CRR.</p> <p>If the institution has less than 3 years of data on ‘relevant indicator’ available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it shall be reported in column 030. If it seems reasonable, the forward looking estimates shall then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p> <p>Furthermore if there are no historical data on ‘relevant indicator’ available the institution may use forward-looking business estimates.</p>
040-060	<p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>These columns shall be used to report the amounts of the loans and advances for business lines ‘Commercial banking’ and ‘Retail banking’, as referred to in Article 319(1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 319(1) point (a) of CRR).</p> <p>For the ‘commercial banking’ business line, securities held in the non-trading book shall also be included.</p>
070	<p><b>OWN FUND REQUIREMENT</b></p> <p>The own fund requirement is calculated according to the approach used, following Articles 312 to 324 of CRR. The resulting amount is reported in column 070.</p>
071	<p><b>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) of CRR. Own funds requirements in column 070 multiplied by 12.5.</p>
080	<p><b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b></p> <p>Article 18(1) of CRR (related to the inclusion, in the application referred to in Article 312(2) of CRR) of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored</p>

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Columns	
	in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company.
090-120	<b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b>
090	<p><b>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b></p> <p>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>
100	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b></p> <p>In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322(2) point (a) of CRR) is reported.</p>
110	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</b></p> <p>The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a 'perfect dependence' situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than 'perfect dependence' between the risk classes). The 'perfect dependence' situation occurs in the 'default case', that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100 % and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the 'default case' and that obtained after applying the correlations structure between the risk classes. The value reflects the 'diversification capacity' of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.</p>
120	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)</b></p> <p>In column 120 the impact of insurance and other risk transfer mechanisms according to Article 323(1) to (5) of CRR is reported.</p>

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Rows	
010	<p><b>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b></p> <p>This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of CRR).</p>
020	<p><b>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES</b></p> <p>The own funds requirement calculated according to the TSA and ASA (Articles 317 to 319 of CRR) shall be reported.</p>
030-100	<p><b>SUBJECT TO TSA</b></p> <p>In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines defined in Article 317, Table 2 of CRR. The mapping of activities into business lines shall follow the principles described in Article 318 of CRR.</p>
110-120	<p><b>SUBJECT TO ASA</b></p> <p>Institutions using the ASA (Article 319 of CRR) shall report for the respective years the relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines 'Commercial banking' and 'Retail banking'.</p> <p>Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line 'Commercial banking' and those corresponding to the business line 'Retail banking' (Article 319 of CRR). There can be amounts for the rows corresponding to 'Commercial banking' and 'Retail banking' under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p>
130	<p><b>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b></p> <p>The relevant data for AMA institutions (Article 312 point 2 and Article 321 to 323 of CRR) shall be reported.</p> <p>In the case of combined use of different approaches as indicated in Article 314 of CRR, information on relevant indicator for activities subject to AMA shall be reported. It is also the case for all other AMA banks.</p>

4.2. C 17.00 — OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR DETAILS)

4.2.1. General Remarks

118. This template summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines.

119. 'Gross loss' means a loss stemming from an operational risk event or event type — as referred to in Article 322(3)(b) of Regulation (EU) No 575/2013 — before recoveries of any type, without prejudice to 122.

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120. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties.
121. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR Details reporting at all.
122. 'Date of accounting' means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).
123. The Number of events is the number of operational risk events accounted for the first time within the reporting period.
124. The Total loss amount is the algebraic sum of the following elements:
- i. The gross loss amounts pertinent to operational risk events 'accounted for the first time' within the reporting period (e.g. direct charges, provisions, settlements);
  - ii. The gross loss amounts pertinent to positive loss adjustments made within the reporting period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events 'accounted for the first time' in previous reporting periods; and
  - iii. The gross loss amounts pertinent to negative loss adjustments made within the reporting period — due to decrease of provisions — of operational risk events 'accounted for the first time' in previous reporting periods.
125. The Number of events shall conventionally include also the events accounted for the first time in previous reporting periods and not yet reported in previous supervisory reports. The Total loss amount shall conventionally include also the elements as of Paragraph 124 pertinent to previous reporting periods and not yet reported in previous supervisory reports.

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126. The Maximum single loss is the largest single amount among those included in 124.i or 124.ii above.
127. The Sum of the five largest losses is the sum of the five largest amounts among those included in 124.i or 124.ii above.
128. The Total loss recovery is the sum of all the recoveries accounted within the reporting period and pertinent to operational risk events accounted for the first time within the reporting period or in previous reporting periods.
129. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1/1 to 30/6 of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1/1 to 31/12 of the calendar year).
130. The information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317 of CRR, Table 2 of CRR including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) of CRR) and event types (as defined in Article 324 of CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.
131. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.
132. Rows present the business lines, and within each business line, information on the number of events, the total loss amount, the maximum single loss, the sum of the five largest losses and the total loss recovery.
133. For the total business lines, data on the number of events and the total loss amount are also requested for certain ranges based on preset thresholds, 10 000, 20 000, 100 000, and 1 000 000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.
134. Where the algebraic sum of the elements of the total loss amount, as indicated in paragraph 124 above, determines a negative value for some business lines/event types combinations, the value of 0 shall be reported in the pertinent cells.

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135. This template shall be reported by institutions using AMA or TSA/ASA for the calculation of their own funds requirements.

136. In order to verify the conditions envisaged by Article 5 point (b) (2) (b), the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get ‘the sum of individual balance sheet totals of all institutions within the same Member State’.

137. Institutions subject to Article 5(b)(2)(b) of this Regulation may only report the following information for the sum of all event types (column 080) of the OPR Details template:

(a) number of events (row 910);

(b) total loss amount (row 920);

(c) maximum single loss (row 930);

(d) sum of the five largest losses (row 940) and

(e) total loss recovery (row 950).

#### 4.2.2. Instructions concerning specific positions

Columns	
010-070	<p><b>EVENT TYPES</b></p> <p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 of CRR.</p> <p>Institutions that calculate their own funds requirement according to TSA or ASA can report the losses for which the event type is not identified in column 080.</p>
080	<p><b>TOTAL EVENT TYPES</b></p> <p>In column 080, for each business line, institutions report the total ‘number of events’, the total of ‘total loss amount’ and the total of ‘total loss recovery’ as the simple aggregation of the number of loss events, the total gross loss amounts and the total loss recovery amounts reported in columns 010 to 070. The ‘maximum single loss’ in column 080 is the maximum of the ‘maximum single gross losses’ reported in columns 010 to 070. For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported.</p>
090-100	<p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b></p> <p>Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322(3) point (c) of CRR, last sentence of CRR. If the institution applies only one threshold for in each business line, only the column 090 shall be filled in. In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well.</p>



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Rows	
010-850	<p><b>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</b></p> <p>For each business line as defined in Article 317(4) table 2 of CRR, including the additional business line ‘Corporate items’ as referred to in Article 322(3) point (b) of CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events, total loss amount, maximum single loss, sum of the five largest losses and total loss recovery. For a loss event that affects more than one business line the ‘total loss amount’ is distributed among all the affected business lines.</p>
910-950	<p><b>TOTAL BUSINESS LINES</b></p> <p>For each event type (column 010 to 080), the following information (Article 322(3) points b), c) and e) of CRR on total business lines (rows 910 to 950) has to be reported:</p> <ul style="list-style-type: none"> <li>— Number of events (row 910): the number of events above the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one.</li> <li>— Number of events. Of which, <math>\geq 10\,000</math> and <math>&lt; 20\,000</math>, <math>\geq 20\,000</math> and <math>&lt; 100\,000</math>, <math>\geq 100\,000</math> and <math>&lt; 1\,000\,000</math>, <math>\geq 1\,000\,000</math> (rows 911 to 914): the number of internal events included in the ranges defined in the pertinent rows shall be reported.</li> <li>— Total loss amount (row 920): the total loss amount is the simple aggregation of the total loss amount for each business line.</li> <li>— Total loss amount, Of which, <math>\geq 10\,000</math> and <math>&lt; 20\,000</math>, <math>\geq 20\,000</math> and <math>&lt; 100\,000</math>, <math>\geq 100\,000</math> and <math>&lt; 1\,000\,000</math>, <math>\geq 1\,000\,000</math> (rows 921 to 924): the total loss amount included in the ranges defined in the pertinent rows shall be reported.</li> <li>— Maximum single loss (row 930): the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines.</li> <li>— Sum of the five largest losses (row 940): the sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless the number of losses.</li> <li>— Total loss recovery (row 950): the total loss recovery is the simple aggregation of the total loss recovery for each business line.</li> </ul>

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Rows	
910-950/080	<p><b>TOTAL BUSINESS LINES — TOTAL EVENT TYPES</b></p> <ul style="list-style-type: none"> <li>— Number of events: for each row from 910 to 914, the number of events is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event. The number in row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080, given that one event can have an impact in different business lines simultaneously.</li> <li>— Total loss amount: for each row from 920 to 924, the total loss amount is equal to both the horizontal aggregation of total loss amounts by event type in the corresponding row. The total loss amount in row 920 is equal to the vertical aggregation of total loss amounts by business line in column 080.</li> <li>— Maximum single loss: as previously mentioned, when an event has impact in different business lines, it may be that the amount for 'Maximum single loss' in 'Total Business lines' for that particular event type is higher than the amounts of 'Maximum single loss' in each business line. Hence, the amount in this cell shall be equal to the highest of the values of 'Maximum single loss' in 'Total Business lines', which may not necessarily be equal to the highest value of 'Maximum single loss' across business lines in column 080.</li> <li>— Sum of the five largest losses: it is the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of 'sum of the five largest losses' in 'Total Business lines' nor the maximum value of 'sum of the five largest losses' in column 080.</li> <li>— Total loss recovery: it is equal to both the horizontal aggregation of total loss recoveries by event type in row 950 and the vertical aggregation of total loss recoveries by business line in column 080.</li> </ul>

## 5. MARKET RISK TEMPLATES

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

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

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

## 5.1.1. General Remarks

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

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

## 5.1.2. Instructions concerning specific positions

Columns	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.</p>
030-040	<p><b>NET POSITIONS (LONG AND SHORT)</b></p> <p>Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.</p>
050	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE</b></p> <p>Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge.</p>
060	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.</p>
070	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.</p>
Rows	
010-350	<p><b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b></p> <p>Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 of CRR are reported depending on risk category, maturity and approach used.</p>

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Rows	
011	<b>GENERAL RISK</b>
012	<p><b>Derivatives</b></p> <p>Derivatives included in the calculation of interest rate risk of trading book positions taking into account Articles 328 to 331, if applicable.</p>
013	<p><b>Other assets and liabilities</b></p> <p>Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.</p>
020-200	<p><b>MATURITY BASED APPROACH</b></p> <p>Positions in traded debt instruments subject to the maturity-based approach according to Article 339(1) to (8) of CRR and the correspondent own funds requirements set up in Article 339(9) of CRR. The position shall be split by zones 1, 2 and 3 and these by the maturity of the instruments.</p>
210-240	<p><b>GENERAL RISK. DURATION BASED APPROACH</b></p> <p>Positions in traded debt instruments subject to the duration-based approach according to Article 340(1) to (6) of CRR and the correspondent own funds requirements set up in Article 340(7) of CRR. The position shall be split by zones 1, 2 and 3.</p>
250	<p><b>SPECIFIC RISK</b></p> <p>Sum of amounts reported in rows 251, 325 and 330.</p> <p>Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Article 92(3) lit. b and 335, 336 (1) to (3), 337 and 338 of CRR. Be also aware of last sentence in Article 327(1) of CRR.</p>
251-321	<p><b>Own funds requirement for non-securitisation debt instruments</b></p> <p>Sum of the amounts reported in rows 260 to 321.</p> <p>The own funds requirement of the n-th to default credit derivatives which are not rated externally has to be computed by summing up the risk weights of the reference entities (Article 332(1) point (e) para 1 and 2 CRR — ‘look-through’). N-th-to-default credit derivatives which are rated externally (Article 332(1) point (e) para 3 CRR) shall be reported separately in line 321.</p> <p>Reporting of positions subject to Article 336(3) CRR:</p> <p>There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book according to Article 129(3) CRR (covered bonds). The specific own funds requirements is half of the percentage of the second category of table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 according to the residual term to final maturity.</p> <p>If the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 shall be applied.</p>
325	<p><b>Own funds requirement for securitisation instruments</b></p> <p>Total own funds requirements reported in column 610 of template MKR SA SEC. It shall only be reported on Total level of the MKR SA TDI.</p>

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Rows	
330	<p><b>Own funds requirement for the correlation trading portfolio</b></p> <p>Total own funds requirements reported in column 450 of template MKR SA CTP. It shall only be reported on Total level of the MKR SA TDI.</p>
340	<p><b>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</b></p> <p>Articles 348 to 350 of CRR. Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Part 3 Title IV Chapter 5 of CRR. It includes, if it is the case, the effects of applicable caps in the own funds requirements.</p> <p>If the particular approach according to Article 348 sentence 1 of CRR is applied, the amount to be reported is 32 % of the net position of the CIU exposure in question. If the particular approach according to Article 348 sentence 2 of CRR is applied, the amount to be reported is the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure.</p>
350-390	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Article 329(3) of CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>

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

## 5.2.1. General Remarks

142. This template requests information on positions (all/net and long/short) and the related own funds requirements for the specific risk component of position risk in securitisations/re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the standardised approach.
143. The MKR SA SEC template determines the own funds requirement only for the specific risk of securitisation positions according to Articles 335 in connection with 337 CRR. If securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.
144. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

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## 5.2.2. Instructions concerning specific positions

Columns	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Articles 102 and 105 (1) of CRR in connection with Article 337 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.</p>
030-040	<p><b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b></p> <p>Article 258 of CRR.</p>
050-060	<p><b>NET POSITIONS (LONG AND SHORT)</b></p> <p>Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.</p>
070-520	<p><b>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS</b></p> <p>Articles 251 (Table 1) and 261 (1) (Table 4) of CRR. The breakdown has to be done separately for long and short positions.</p>
230-240 and 460-470	<p><b>1 250 %</b></p> <p>Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.</p>
250-260 and 480-490	<p><b>SUPERVISORY FORMULA METHOD</b></p> <p>Article 337(2) of CRR in connection with Article 262 of CRR.</p> <p>These columns shall be reported when the institutions uses the alternative Supervisory Formula Approach (SFA), which determines the own funds requirements as a function of the characteristics of the collateral pool and contractual properties of the tranche.</p>
270 and 500	<p><b>LOOK THROUGH</b></p> <p>SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p> <p>IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.</p>
280-290/510-520	<p><b>INTERNAL ASSESSMENT APPROACH</b></p> <p>Article 109(1) sentence 2 and Article 259(3) and (4) of CRR.</p> <p>These columns shall be reported when the institution uses the internal assessment approach for determining capital charges for liquidity facilities and credit enhancements that banks (including third-party banks) extend to ABCP conduits. The IAA, based on ECAI's methodologies, is applicable only to exposures to ABCP conduits that have an internal rating equivalent of investment-grade at inception.</p>

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Columns	
530-540	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Article 337(3) of CRR in connection with Article 407 of CRR. Article 14(2) of CRR</p>
550-570	<p><b>BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b></p> <p>Article 337 of CRR without taking into account the discretion of Article 335 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
580-600	<p><b>AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b></p> <p>Article 337 of CRR taking into account the discretion of Article 335 of CRR.</p>
610	<p><b>TOTAL OWN FUNDS REQUIREMENTS</b></p> <p>According to Article 337(4) of CRR for a transitional period ending 31 December 2014, the institution shall sum separately its weighted net long positions (column 580) and its weighted net short positions (column 590). The larger of those sums (after cap) shall constitute the own funds requirement. From 2015 onwards according to Article 337(4) of CRR, the institution shall sum its weighted net positions, regardless whether they are long or short (column 600), in order to calculate the own funds requirements.</p>

Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total amount of outstanding securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor.</p>
040,070 and 100	<p><b>SECURITISATIONS</b></p> <p>Article 4(61) and (62) of CRR.</p>
020,050, 080 and 110	<p><b>RE-SECURITISATIONS</b></p> <p>Article 4(63) of CRR.</p>
030-050	<p><b>ORIGINATOR</b></p> <p>Article 4(13) of CRR</p>
060-080	<p><b>INVESTOR</b></p> <p>Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor</p>
090-110	<p><b>SPONSOR</b></p> <p>Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets</p>

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Rows	
120-210	<p><b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES</b></p> <p>Article 337(4), last sentence of CRR.</p> <p>The breakdown of the underlying assets follows the classification used in the SEC Details template (Column ‘Type’):</p> <ul style="list-style-type: none"> <li>— 1 — residential mortgages;</li> <li>— 2 — commercial mortgages;</li> <li>— 3 — credit card receivables;</li> <li>— 4 — leasing;</li> <li>— 5 — loans to corporates or SMEs (treated as corporates);</li> <li>— 6 — consumer loans;</li> <li>— 7 — trade receivables;</li> <li>— 8 — other assets;</li> <li>— 9 — covered bonds;</li> <li>— 10 — other liabilities.</li> </ul> <p>For each securitisation, in case the pool consists of different types of assets, the institution shall consider the most important type.</p>

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

5.3.1. General Remarks

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

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

147. This structure of the template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. As a result, securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in line 110. The ‘other CTP-positions’ are neither



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securitisation positions nor n-th to default credit derivatives (see definition in Article 338(3) CRR), but they are explicitly 'linked' (because of the hedging intent) to one of these two positions. That is why they are assigned either under the sub-heading 'securitisation' or 'n-th to default credit derivative'.

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

## 5.3.2. Instructions concerning specific positions

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

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

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

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Rows	
110	<p><b>N-TH-TO-DEFAULT CREDIT DERIVATIVES</b></p> <p>N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives according to Article 347 CRR shall both be reported here.</p> <p>The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives..</p>
040, 070, 100 and 120	<p><b>OTHER CTP POSITIONS</b></p> <p>The positions in:</p> <ul style="list-style-type: none"> <li>— Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row 'Other CTP positions';</li> <li>— CTP positions hedged by credit derivatives according to Article 346 CRR;</li> <li>— Other positions that satisfy Article 338(3) of CRR;</li> </ul> <p>are included.</p>

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

## 5.4.1. General Remarks

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

150. The template has to be filled out separately for the 'Total', plus a static, pre-defined list of following markets: Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, United Kingdom, Albania, Japan, Former Yugoslav Republic of Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine, USA, Euro Area plus one residual template for all other markets. For the purpose of this reporting requirement the term 'market' shall be read as 'country'.

## 5.4.2. Instructions concerning specific positions

Columns	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR).</p>
030-040	<p><b>NET POSITIONS (LONG AND SHORT)</b></p> <p>Articles 327, 329, 332, 341 and 345 of CRR.</p>

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Columns	
050	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE</b></p> <p>Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately.</p>
060	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.</p>
070	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.</p>
Rows	
010-130	<p><b>EQUITIES IN TRADING BOOK</b></p> <p>Own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 Section 3 of CRR.</p>
020-040	<p><b>GENERAL RISK</b></p> <p>Positions in equities subject to general risk (Article 343 of CRR) and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 Section 3 of CRR.</p> <p>Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk.</p> <p>Rows 021 and 022 requests information on the breakdown according to instruments. Only the breakdown in rows 030 and 040 is used as a basis for the calculation of own funds requirements.</p>
021	<p><b>Derivatives</b></p> <p>Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332, if applicable.</p>
022	<p><b>Other assets and liabilities</b></p> <p>Instruments other than derivatives included in the calculation of equity risk of trading book positions.</p>
030	<p><b>Exchange traded stock-index futures broadly diversified and subject to a particular approach</b></p> <p>Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Article 344(1) and (4) of CRR. These positions are only subject to general risk and, accordingly, must not be reported in row (050).</p>
040	<p><b>Other equities than exchange traded stock-index futures broadly diversified</b></p> <p>Other positions in equities subject to specific risk and the correspondent own funds requirements according to Article 343 and 344 (3) of CRR.</p>

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Rows	
050	<p><b>SPECIFIC RISK</b></p> <p>Positions in equities subject to specific risk and the correspondent own funds requirement according to Articles 342 and 344 (4) CRR.</p>
080	<p><b>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</b></p> <p>The CRR does not explicitly assign those positions to either the interest rate risk or the equity risk. For reporting purposes, those positions shall be reported in the MKR SA EQU template.</p> <p>Positions in CIUs if capital requirements are calculated according to Article 348(1) CRR. Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Part 3 Title IV Chapter 5 (reference to the ‘Use of internal models to calculate own funds requirements’) of CRR.</p> <p>If the particular approach according to Article 348(1) sentence 1 of CRR is applied, the amount to be reported is 32 % of the net position of the CIU exposure in question. If the particular approach according to Article 348(1) sentence 2 of CRR is applied, the amount to be reported is the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure.</p> <p>If the specific methods of Article 350 CRR are applicable, the reporting of those positions shall follow the underlying investments. As a consequence, those positions would be reported in the relevant rows of either the MKR SA TDI or the MKR SA EQU template.</p>
090-130	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Article 329(2) and (3) of CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>

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

## 5.5.1. General Remarks

151. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange treated under the standardised approach. The position is calculated for each currency (including euro), gold, and positions to CIUs. Rows 100 to 470 of this template shall be reported even if institutions are not required to calculate own funds requirements for foreign exchange risk according to Article 351 of CRR.

152. The memorandum items of the template shall be filled out separately for All currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

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## 5.5.2. Instructions concerning specific positions

Columns	
020-030	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of CRR. According to Article 352(2) and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) and positions related to items that are already deducted in the calculation of own funds shall not be reported.</p>
040-050	<p><b>NET POSITIONS (LONG AND SHORT)</b></p> <p>Articles 352(3) and (4), first and second sentences, and 353 of CRR.</p> <p>The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.</p>
060-080	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE</b></p> <p>Articles 352(4), third sentence, 353 and 354 of CRR.</p>
060-070	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)</b></p> <p>The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions.</p> <p>Long net positions for each operation in a currency are added to obtain the long net position in that currency.</p> <p>Short net positions for each operation in a currency are added to obtain the short net position in that currency.</p> <p>Unmatched positions are added to positions subject to capital charges for other currencies (row 030) in column (060) or (070) depending on their short or long arrangement.</p>
080	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)</b></p> <p>Matched positions for closely correlated currencies</p>
	<p><b>RISK CAPITAL CHARGE (%)</b></p> <p>As defined in Articles 351 and 354, the risk capital charges in percentage.</p>
090	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR.</p>
100	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.</p>

▼ **M3**

Rows	
010	<p><b>TOTAL POSITIONS IN NON REPORTING CURRENCIES</b></p> <p>Positions in non-reporting currencies and their correspondent own funds requirements according to Article 92(3) point (c) (i) and Article 352(2) and (4) of CRR (for conversion into the reporting currency).</p>
020	<p><b>CURRENCIES CLOSELY CORRELATED</b></p> <p>Positions and their correspondent own funds requirements for currencies referred to in Article 354 of CRR.</p>
030	<p><b>ALL OTHER CURRENCIES (including CIU's treated as different currencies)</b></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.</p> <p>Reporting of CIU's treated as separate currencies according to Article 353 CRR:</p> <p>There are two different treatments of CIU's treated as separate currencies for calculating the capital requirements:</p> <ol style="list-style-type: none"> <li>1. The modified gold method, if the direction of the CIU's investment is not available (those CIU's shall be added to an institution's overall net foreign-exchange position)</li> <li>2. If the direction of the CIU's investment is available, those CIU's shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU)</li> </ol> <p>The reporting of those CIU's follows the calculation of the capital requirements accordingly.</p>
040	<p><b>GOLD</b></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.</p>
050-090	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Article 352(5) and (6) of CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>
100-120	<p><b>Breakdown of total positions (reporting currency included) by exposure types</b></p> <p>Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items.</p>
100	<p><b>Other assets and liabilities other than off-balance sheet items and derivatives</b></p> <p>Positions not included in row 110 or 120 shall be included here.</p>
110	<p><b>Off-balance sheet items</b></p> <p>Items included in Annex I of CRR except those included as Securities Financing Transactions &amp; Long Settlement Transactions or from Contractual Cross Product Netting.</p>

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Rows	
120	<b>Derivatives</b> Positions valued according to Articles 352 CRR.
130-480	<b>MEMORANDUM ITEMS: CURRENCY POSITIONS</b> The memorandum items of the template shall be filled out separately for All currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

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

## 5.6.1. General Remarks

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

## 5.6.2. Instructions concerning specific positions

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

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



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

## 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 (sVaR) figures according to the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.

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

## 5.7.2. Instructions concerning specific positions

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

▼ **M3**

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

▼ **M3**

Columns	
130	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.</p>
140	<p><b>Number of overshootings (during previous 250 working days)</b></p> <p>Referred to in Article 366 of CRR.</p>
150-160	<p><b>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</b></p> <p>As referred to in Article 366 of CRR.</p>
170-180	<p><b>ASSUMED CHARGE FOR CTP FLOOR — WEIGHTED NET LONG/SHORT POSITIONS AFTER CAP</b></p> <p>The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 364(3) point (c) of CRR take into account the discretion of Article 335 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
Rows	
010	<p><b>TOTAL POSITIONS</b></p> <p>Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) of CRR linked to the risk factors specified in Article 367(2) of CRR.</p> <p>Concerning the columns 030 to 060 (VAR and Stress-VAR) the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. Hence the decomposition are memorandum items.</p>
020	<p><b>TRADED DEBT INSTRUMENTS</b></p> <p>Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the interest rates risk factors as specified in Article 367(2) of CRR.</p>
030	<p><b>TDI — GENERAL RISK</b></p> <p>General risk defined in Article 362 of CRR.</p>
040	<p><b>TDI — SPECIFIC RISK</b></p> <p>Specific risk defined in Article 362 of CRR.</p>
050	<p><b>EQUITIES</b></p> <p>Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the equity risk factors as specified in Article 367(2) of CRR.</p>

▼ **M3**

Rows	
060	<b>EQUITIES — GENERAL RISK</b> General risk defined in Article 362 of CRR.
070	<b>EQUITIES — SPECIFIC RISK</b> Specific risk defined in Article 362 of CRR.
080	<b>FOREIGN EXCHANGE RISK</b> Articles 363(1) and 367 (2) of CRR.
090	<b>COMMODITY RISK</b> Articles 363(1) and 367 (2) of CRR.
100	<b>TOTAL AMOUNT FOR GENERAL RISK</b> Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable).
110	<b>TOTAL AMOUNT FOR SPECIFIC RISK</b> Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable).

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

## 5.8.1. Instructions concerning specific positions

Columns	
010	<b>Exposure value</b> Article 271 of CRR in accordance with article 382 of CRR Total EAD from all transactions subject to CVA charge
020	<b>Of which: OTC derivatives</b> Article 271 of CRR in accordance with Article 382(1) of CRR The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
030	<b>Of which: SFT</b> Article 271 of CRR in accordance with Article 382(2) of CRR The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set

## ▼ M3

Columns	
040	<p><b>MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</b></p> <p>Article 383 of CRR in accordance with Article 363(1)(d) of CRR</p> <p>VaR calculation based on internal models for market risk</p>
050	<p><b>PREVIOUS DAY (VaRt-1)</b></p> <p>See instructions referring to column 040</p>
060	<p><b>MULTIPLICATION FACTOR (ms) × AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</b></p> <p>See instructions referring to column 040</p>
070	<p><b>LATEST AVAILABLE (SVaRt-1)</b></p> <p>See instructions referring to column 040</p>
080	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Article 92(3) d) of CRR</p> <p>Own funds requirements for CVA Risk calculated via the chosen method</p>
090	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) b) of CRR</p> <p>Own funds requirements multiplied by 12,5.</p>
	<p><b>Memorandum items</b></p>
100	<p><b>Number of counterparties</b></p> <p>Article 382 of CRR</p> <p>Number of counterparties included in calculation of own funds for CVA risk</p> <p>Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are simply the other contracting party.</p>
110	<p><b>Of which: proxy was used to determine credit spread</b></p> <p>number of counterparties where the credit spread was determined using a proxy instead of directly observed market data</p>
120	<p><b>INCURRED CVA</b></p> <p>Accounting provisions due to decreased credit worthiness of derivatives counterparties</p>
130	<p><b>SINGLE NAME CDS</b></p> <p>Article 386(1) lit. a of CRR</p> <p>Total notional amounts of single name CDS used as hedge for CVA risk</p>

▼ **M3**

Columns	
140	<b>INDEX CDS</b> Article 386(1) lit. b) of CRR Total notional amounts of index CDS used as hedge for CVA risk
Rows	
010	<b>CVA risk total</b> Sum of rows 020-040 as applicable
020	<b>According to Advanced method</b> Advanced CVA risk method as prescribed by Article 383 of CRR
030	<b>According to Standardised method</b> Standardised CVA risk method as prescribed by Article 384 of CRR
040	<b>Based on OEM</b> Amounts subject to the application of Article 385 of CRR

## REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
		<b>PART 1 [QUARTERLY FREQUENCY]</b>
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
3	F 03.00	<b>Statement of comprehensive income</b>
		<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	F 04.02	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	F 04.03	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	F 04.04	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	F 04.05	Subordinated financial assets
5	F 05.00	<b>Breakdown of loans and advances by product</b>
6	F 06.00	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
7	F 07.00	<b>Financial assets subject to impairment that are past due or impaired</b>
		<b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
8.2	F 08.02	Subordinated financial liabilities <b>Loan commitments, financial guarantees and other commitments</b>
9.1	F 09.01	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	<b>Derivatives - Trading</b> <b>Derivatives - Hedge accounting</b>
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
12	F 12.00	<b>Movements in allowances for credit losses and impairment of equity instruments</b> <b>Collateral and guarantees received</b>
13.1	F 13.01	Breakdown of loans and advances by collateral and guarantees
13.2	F 13.02	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	F 13.03	Collateral obtained by taking possession [tangible assets] accumulated
14	F 14.00	<b>Fair value hierarchy: financial instruments at fair value</b>
15	F 15.00	<b>Derecognition and financial liabilities associated with transferred financial assets</b> <b>Breakdown of selected statement of profit or loss items</b>
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading by risk
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting



FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
16.7	F 16.07	Impairment on financial and non-financial assets <b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	F 18.00	<b>Performing and non-performing exposures</b>
19	F 19.00	<b>Forborne exposures</b>
<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>		
<b>Geographical breakdown</b>		
20.1	F 20.01	Geographical breakdown of assets by location of the activities
21	F 21.00	<b>Tangible and intangible assets: assets subject to operating lease</b> <b>Asset management, custody and other service functions</b>
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
<b>PART 3 [SEMI-ANNUAL]</b>		
<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>		
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
<b>Related parties</b>		
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
<b>PART 4 [ANNUAL]</b>		
<b>Group structure</b>		
40.1	F 40.01	Group structure: "entity-by-entity"
40.2	F 40.02	Group structure: "instrument-by-instrument"

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
		<b>Fair value</b>
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
41.3	F 41.03	Hybrid financial instruments not designated at fair value through profit or loss
42	F 42.00	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	F 43.00	<b>Provisions</b>
		<b>Defined benefit plans and employee benefits</b>
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Memo items [related to staff expenses]
		<b>Breakdown of selected items of statement of profit or loss</b>
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale
45.3	F 45.03	Other operating income and expenses
46	F 46.00	<b>Statement of changes in equity</b>

▼ **M2****1. Balance Sheet Statement [Statement of Financial Position]****1.1 Assets**

		<i>References</i>	Breakdown in table	Carrying amount
				010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>		
040	Other demand deposits	<i>Annex V.Part 2.3</i>	5	
050	<b>Financial assets held for trading</b>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>IAS 39.9</i>	10	
070	Equity instruments	<i>IAS 32.11</i>	4	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	4	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	4	
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	4	
110	Equity instruments	<i>IAS 32.11</i>	4	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	4	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	4	
140	<b>Available-for-sale financial assets</b>	<i>IFRS 7.8(d); IAS 39.9</i>	4	
150	Equity instruments	<i>IAS 32.11</i>	4	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	4	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	4	
180	<b>Loans and receivables</b>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	4	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	4	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	4	

## ▼ M2

		<i>References</i>	Breakdown in table	Carrying amount
				010
210	<b>Held-to-maturity investments</b>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	4	
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	4	
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	4	
240	<b>Derivatives – Hedge accounting</b>	<i>IFRS 7.22(b); IAS 39.9</i>	11	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(a)</i>		
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	4, 40	
270	<b>Tangible assets</b>			
280	Property, Plant and Equipment	<i>IAS 16.6; IAS 1.54(a)</i>	21, 42	
290	Investment property	<i>IAS 40.5; IAS 1.54(b)</i>	21, 42	
300	<b>Intangible assets</b>	<i>IAS 1.54(c); CRR art 4(1)(115)</i>		
310	Goodwill	<i>IFRS 3.B67(d); CRR art 4(1)(113)</i>		
320	Other intangible assets	<i>IAS 38.8,118</i>	21, 42	
330	<b>Tax assets</b>	<i>IAS 1.54(n-o)</i>		
340	Current tax assets	<i>IAS 1.54(n); IAS 12.5</i>		
350	Deferred tax assets	<i>IAS 1.54(o); IAS 12.5; CRR art 4(106)</i>		
360	<b>Other assets</b>	<i>Annex V.Part 2.5</i>		
370	<b>Non-current assets and disposal groups classified as held for sale</b>	<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>		
380	<b>TOTAL ASSETS</b>	<i>IAS 1.9(a), IG 6</i>		

## ▼ M2

## 1.2 Liabilities

		References	Breakdown in table	Carrying amount
				010
010	<b>Financial liabilities held for trading</b>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	8	
020	Derivatives	<i>IAS 39.9, AG 15(a)</i>	10	
030	Short positions	<i>IAS 39.AG 15(b)</i>	8	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	8	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	8	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	8	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	8	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	8	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	8	
110	<b>Financial liabilities measured at amortised cost</b>	<i>IFRS 7.8(f); IAS 39.47</i>	8	
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	8	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	8	
150	<b>Derivatives – Hedge accounting</b>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	8	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(b)</i>		

## ▼ M2

		<i>References</i>	<i>Breakdown in table</i>	Carrying amount
				010
170	<b>Provisions</b>	<i>IAS 37.10; IAS 1.54(l)</i>	43	
180	Pensions and other post employment defined benefit obligations	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>	43	
190	Other long term employee benefits	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	43	
200	Restructuring	<i>IAS 37.71, 84(a)</i>	43	
210	Pending legal issues and tax litigation	<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
220	Commitments and guarantees given	<i>IAS 37.Appendix C.9</i>	43	
230	Other provisions		43	
240	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>		
250	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>		
260	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>		
270	<b>Share capital repayable on demand</b>	<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>		
280	<b>Other liabilities</b>	<i>Annex V.Part 2.10</i>		
290	<b>Liabilities included in disposal groups classified as held for sale</b>	<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11</i>		
300	<b>TOTAL LIABILITIES</b>	<i>IAS 1.9(b);IG 6</i>		

▼ **M3****1. Balance Sheet Statement [Statement of Financial Position]****1.3 Equity**

		<i>References</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
				010
010	<b>Capital</b>	<i>IAS 1.54(r), BAD art 22</i>	46	
020	Paid up capital	<i>IAS 1.78(e)</i>		
030	Unpaid capital which has been called up	<i>IAS 1.78(e); Annex V.Part 2.14</i>		
040	<b>Share premium</b>	<i>IAS 1.78(e); CRR art 4(1)(124)</i>	46	
050	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.15-16</i>	46	
060	Equity component of compound financial instruments	<i>IAS 32.28-29; Annex V.Part 2.15</i>		
070	Other equity instruments issued	<i>Annex V.Part 2.16</i>		
080	<b>Other equity</b>	<i>IFRS 2.10; Annex V.Part 2.17</i>		
090	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1)(100)</i>	46	
095	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)</i>		
100	<i>Tangible assets</i>	<i>IAS 16.39-41</i>		
110	<i>Intangible assets</i>	<i>IAS 38.85-87</i>		
120	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	<i>IAS 1.7</i>		
122	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>		
124	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.82(h); IAS 28.11</i>		
128	Items that may be reclassified to profit or loss	<i>IAS 1.82A(a)</i>		
130	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>IAS 39.102(a)</i>		
140	<i>Foreign currency translation</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>		

## ▼ M3

		References	Breakdown in table	Carrying amount
				010
150	Hedging derivatives. Cash flow hedges [effective portion]	IFRS 7.23(c); IAS 39.95-101		
160	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.55(b)		
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.82(h); IAS 28.11		
190	<b>Retained earnings</b>	CRR art 4(1)(123)		
200	<b>Revaluation reserves</b>	IFRS 1.30, D5-D8; Annex V.Part 2.18		
210	<b>Other reserves</b>	IAS 1.54; IAS 1.78(e)		
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	IAS 28.11; Annex V.Part 2.19		
230	Other	Annex V.Part 2.19		
240	<b>(-) Treasury shares</b>	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20	46	
250	<b>Profit or loss attributable to owners of the parent</b>	IAS 27.28; IAS 1.81B (b)(ii)	2	
260	<b>(-) Interim dividends</b>	IAS 32.35		
270	<b>Minority interests [Non-controlling interests]</b>	IAS 27.4; IAS 1.54(q); IAS 27.27		
280	Accumulated Other Comprehensive Income	IAS 27.27-28; CRR art 4(1)(100)	46	
290	Other items	IAS 27.27-28	46	
300	<b>TOTAL EQUITY</b>	IAS 1.9(c), IG 6	46	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	IAS 1.IG6		



▼ M2

## 2. Statement of profit or loss

		References	Breakdown in table	Current period
				010
010	<b>Interest income</b>	<i>IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21</i>	16	
020	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
030	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e)</i>		
040	Available-for-sale financial assets	<i>IFRS 7.20(b); IAS 39.55(b); IAS 39.9</i>		
050	Loans and receivables	<i>IFRS 7.20(b); IAS 39.9, 39.46(a)</i>		
060	Held-to-maturity investments	<i>IFRS 7.20(b); IAS 39.9, 39.46(b)</i>		
070	Derivatives - Hedge accounting, interest rate risk	<i>IAS 39.9; Annex V.Part 2.23</i>		
080	Other assets	<i>Annex V.Part 2.25</i>		
090	<b>(Interest expenses)</b>	<i>IAS 1.97; Annex V.Part 2.21</i>	16	
100	(Financial liabilities held for trading)	<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
110	(Financial liabilities designated at fair value through profit or loss)	<i>IFRS 7.20(a)(i), B5(e)</i>		
120	(Financial liabilities measured at amortised cost)	<i>IFRS 7.20(b); IAS 39.47</i>		
130	(Derivatives - Hedge accounting, interest rate risk)	<i>IAS 39.9; Annex V.Part 2.23</i>		
140	(Other liabilities)	<i>Annex V.Part 2.26</i>		
150	<b>(Expenses on share capital repayable on demand)</b>	<i>IFRIC 2.11</i>		
160	<b>Dividend income</b>	<i>IAS 18.35(b)(v); Annex V.Part 2.28</i>		

▼ M2

		<i>References</i>	Breakdown in table	Current period
				010
170	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e)</i>		
180	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e); IAS 39.9</i>		
190	Available-for-sale financial assets	<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		
200	<b>Fee and commission income</b>	<i>IFRS 7.20(c)</i>	22	
210	<b>(Fee and commission expenses)</b>	<i>IFRS 7.20(c)</i>	22	
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<i>IFRS 7.20(a) (ii-v); Annex V.Part 2.97</i>	16	
230	Available-for-sale financial assets	<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		
240	Loans and receivables	<i>IFRS 7.20(a)(iv); IAS 39.9, 39.56</i>		
250	Held-to-maturity investments	<i>IFRS 7.20(a)(iii); IAS 39.9, 39.56</i>		
260	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a)(v); IAS 39.56</i>		
270	Other			
280	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16	
290	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16, 45	
300	<b>Gains or (-) losses from hedge accounting, net</b>	<i>IFRS 7.24; Annex V.Part 2.30</i>	16	
310	<b>Exchange differences [gain or (-) loss], net</b>	<i>IAS 21.28, 52 (a)</i>		

## ▼ M2

		References	Breakdown in table	Current period
				010
330	<b>Gains or (-) losses on derecognition of non financial assets, net</b>	<i>IAS 1.34</i>	45	
340	<b>Other operating income</b>	<i>Annex V.Part 2.141-143</i>	45	
350	<b>(Other operating expenses)</b>	<i>Annex V.Part 2.141-143</i>	45	
355	<b>TOTAL OPERATING INCOME, NET</b>			
360	<b>(Administrative expenses)</b>			
370	(Staff expenses)	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
380	(Other administrative expenses)			
390	<b>(Depreciation)</b>	<i>IAS 1.102, 104</i>		
400	(Property, Plant and Equipment)	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		
410	(Investment Properties)	<i>IAS 1.104; IAS 40.79(d)(iv)</i>		
420	(Other intangible assets)	<i>IAS 1.104; IAS 38.118(e)(vi)</i>		
430	<b>(Provisions or (-) reversal of provisions)</b>	<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	43	
440	(Commitments and guarantees given)			
450	(Other provisions)			
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>IFRS 7.20(e)</i>	16	
470	(Financial assets measured at cost)	<i>IFRS 7.20(e); IAS 39.66</i>		
480	(Available- for-sale financial assets)	<i>IFRS 7.20(e); IAS 39.67</i>		
490	(Loans and receivables)	<i>IFRS 7.20(e); IAS 39.63</i>		
500	(Held to maturity investments)	<i>IFRS 7.20(e); IAS 39.63</i>		
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>IAS 28.40-43</i>	16	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	<i>IAS 36.126(a)(b)</i>	16	

▼ M2

		<i>References</i>	Breakdown in table	Current period
				010
530	(Property, plant and equipment)	<i>IAS 16.73(e)(v-vi)</i>		
540	(Investment properties)	<i>IAS 40.79(d)(v)</i>		
550	(Goodwill)	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>		
560	(Other intangible assets)	<i>IAS 38.118 (e)(iv)(v)</i>		
570	(Other)	<i>IAS 36.126 (a)(b)</i>		
580	<b>Negative goodwill recognised in profit or loss</b>	<i>IFRS 3.Appendix B64(n)(i)</i>		
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.82(c)</i>		
600	<b>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</b>	<i>IFRS 5.37; Annex V.Part 2.27</i>		
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
620	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>IAS 1.82(d); IAS 12.77</i>		
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1, IG 6</i>		
640	<b>Profit or (-) loss after tax from discontinued operations</b>	<i>IAS 1.82(e); IFRS 5.33(a), 5.33 A</i>		
650	Profit or (-) loss before tax from discontinued operations	<i>IFRS 5.33(b)(i)</i>		
660	(Tax expense or (-) income related to discontinued operations)	<i>IFRS 5.33 (b)(ii),(iv)</i>		
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>IAS 1.81A(a)</i>		
680	Attributable to minority interest [non-controlling interests]	<i>IAS 1.83(a)(i)</i>		
690	Attributable to owners of the parent	<i>IAS 1.81B (b)(ii)</i>		

▼ M2

## 3. Statement of comprehensive income

		References	Current period
			010
010	<b>Profit or (-) loss for the year</b>	<i>IAS 1.7, 81(b), 83(a), IG6</i>	
020	<b>Other comprehensive income</b>	<i>IAS 1.7, 81(b), IG6</i>	
030	<b>Items that will not be reclassified to profit or loss</b>	<i>IAS 1.82A(a)</i>	
040	Tangible assets	<i>IAS 1.7, IG6; IAS 16.39-40</i>	
050	Intangible assets	<i>IAS 1.7; IAS 38.85-86</i>	
060	Actuarial gains or (-) losses on defined benefit pension plans	<i>IAS 1.7, IG6; IAS 19.93A</i>	
070	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
080	Share of other recognised income and expense of entities accounted for using the equity method	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
090	Income tax relating to items that will not be reclassified	<i>IAS 1.91(b); Annex V.Part 2.31</i>	
100	<b>Items that may be reclassified to profit or loss</b>	<i>IAS 1.82A(b)</i>	
110	Hedge of net investments in foreign operations [effective portion]	<i>IAS 39.102(a)</i>	
120	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 39.102(a)</i>	
130	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 39.102(a)</i>	
140	<i>Other reclassifications</i>		
150	Foreign currency translation	<i>IAS 1.7, IG6; IAS 21.52(b)</i>	
160	<i>Translation gains or (-) losses taken to equity</i>	<i>IAS 21.32, 38-47</i>	
170	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 21.48-49</i>	
180	<i>Other reclassifications</i>		

▼ **M2**

		<i>References</i>	<b>Current period</b>
			010
190	Cash flow hedges [effective portion]	<i>IAS 1.7, IG6; IFRS 7.23(c); IAS 39.95(a)-96</i>	
200	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 1.IG6; IAS 39.95(a)-96</i>	
210	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95, IG6; IAS 39.97-101</i>	
220	<i>Transferred to initial carrying amount of hedged items</i>	<i>IAS 1.IG6; IAS 39.97-101</i>	
230	<i>Other reclassifications</i>		
240	Available-for-sale financial assets	<i>IAS 1.7, IG 6; IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
250	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
260	<i>Transferred to profit or loss</i>	<i>IFRS 7.20(a)(ii); IAS 1.7, IAS 1.92-95, IAS 1.IG6; IAS 39.55(b)</i>	
270	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
280	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
290	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 5.38</i>	
300	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IFRS 5.38</i>	
310	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
330	Income tax relating to items that may be reclassified to profit or (-) loss	<i>IAS 1.91(b), IG6; Annex V.Part 2.31</i>	
340	<b>Total comprehensive income for the year</b>	<i>IAS 1.7, 81A(a), IG6</i>	
350	Attributable to minority interest [Non-controlling interest]	<i>IAS 1.83(b)(i), IG6</i>	
360	Attributable to owners of the parent	<i>IAS 1.83(b)(ii), IG6</i>	

▼ **M2****4. Breakdown of financial assets by instrument and by counterparty sector****4.1 Financial assets held for trading**

		<i>References</i>	Carrying amount	Accumulated changes in fair value due to credit risk
			010	020
010	<b>Equity instruments</b>	<i>IAS 32.11</i>		
020	of which: at cost	<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		

▼ **M2****4.2 Financial assets designated at fair value through profit or loss**

		<i>References</i>	Carrying amount	Accumulated changes in fair value due to credit risk
			010	020
010	<b>Equity instruments</b>	<i>IAS 32.11</i>		
020	of which: at cost	<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		
190	<b>FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		



▼ **M2**

## 4.3 Available-for-sale financial assets

		References	Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
				IAS 39.58-62	Annex V.Part 2.34	Annex V.Part 2.46
			010	020	030	040
010	<b>Equity instruments</b>	IAS 32.11				
020	of which: at cost	IAS 39.46(c)				
030	of which: credit institutions	Annex V.Part 1.35(c)				
040	of which: other financial corporations	Annex V.Part 1.35(d)				
050	of which: non-financial corporations	Annex V.Part 1.35(e)				
060	<b>Debt securities</b>	Annex V.Part 1.24, 26				
070	Central banks	Annex V.Part 1.35(a)				
080	General governments	Annex V.Part 1.35(b)				
090	Credit institutions	Annex V.Part 1.35(c)				
100	Other financial corporations	Annex V.Part 1.35(d)				

## ▼ M2

		<i>References</i>	Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
				<i>IAS 39.58-62</i>	<i>Annex V.Part 2.34</i>	<i>Annex V.Part 2.46</i>
			010	020	030	040
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>				
130	Central banks	<i>Annex V.Part 1.35(a)</i>				
140	General governments	<i>Annex V.Part 1.35(b)</i>				
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
180	Households	<i>Annex V.Part 1.35(f)</i>				
190	<b>AVAILABLE-FOR-SALE FINANCIAL ASSETS</b>	<i>IFRS 7.8(d); IAS 39.9</i>				

▼ **M2**

4.4 Loans and receivables and held-to-maturity investments

		References	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
				<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
				010	020	030	040	050
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>						
020	Central banks	<i>Annex V.Part 1.35(a)</i>						
030	General governments	<i>Annex V.Part 1.35(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>						
080	Central banks	<i>Annex V.Part 1.35(a)</i>						

▼ **M2**

		<i>References</i>	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
				<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
			010	020	030	040	050	060
090	General governments	<i>Annex V.Part 1.35(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
130	Households	<i>Annex V.Part 1.35(f)</i>						
140	<b>LOANS AND RECEIVABLES</b>	<i>IAS 39.9 AG 16, AG26; Annex V.Part 1.16</i>						
150	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>						
160	Central banks	<i>Annex V.Part 1.35(a)</i>						
170	General governments	<i>Annex V.Part 1.35(b)</i>						

▼ M2

		References	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
				<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
			010	020	030	040	050	060
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
200	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
210	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>						
220	Central banks	<i>Annex V.Part 1.35(a)</i>						
230	General governments	<i>Annex V.Part 1.35(b)</i>						
240	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
250	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						

▼ M2

		<i>References</i>	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
				<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
				010	020	030	040	050
260	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
270	Households	<i>Annex V.Part 1.35(f)</i>						
280	<b>HELD-TO-MATURITY</b>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26</i>						

4.5 Subordinated financial assets

		<i>References</i>	Carrying amount
			010
010	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	
020	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	
030	<b>SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS</b>	<i>Annex V.Part 2.40, 54</i>	

▼ **M2**

5. Breakdown of Loan and advances by product

			<i>References</i>	Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
				010	020	030	040	050	060
<b>By product</b>	010	<b>On demand [call] and short notice [current account]</b>	<i>Annex V.Part 2.41(a)</i>						
	020	<b>Credit card debt</b>	<i>Annex V.Part 2.41(b)</i>						
	030	<b>Trade receivables</b>	<i>Annex V.Part 2.41(c)</i>						
	040	<b>Finance leases</b>	<i>Annex V.Part 2.41(d)</i>						
	050	<b>Reverse repurchase loans</b>	<i>Annex V.Part 2.41(e)</i>						
	060	<b>Other term loans</b>	<i>Annex V.Part 2.41(f)</i>						
	070	<b>Advances that are not loans</b>	<i>Annex V.Part 2.41(g)</i>						
	080	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.24, 27</i>						

▼ M2

			<i>References</i>	Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
				010	020	030	040	050	060
<b>By collateral</b>	090	of which: mortgage loans [Loans collateralized by immovable property]	<i>Annex V.Part 2.41(h)</i>						
	100	of which: other collateralized loans	<i>Annex V.Part 2.41(i)</i>						
<b>By purpose</b>	110	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>						
	120	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>						
<b>By subordination</b>	130	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>						



▼ **M2****6. Breakdown of loans and advances to non-financial corporations by NACE codes**

		<i>References</i>	Non-financial corporations		
			Gross carrying amount	Of which: non-performing	Accumulated impairment or Accumulated changes in fair value due to credit risk
			<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
			010	012	020
010	<b>A Agriculture, forestry and fishing</b>	<i>NACE Regulation</i>			
020	<b>B Mining and quarrying</b>	<i>NACE Regulation</i>			
030	<b>C Manufacturing</b>	<i>NACE Regulation</i>			
040	<b>D Electricity, gas, steam and air conditioning supply</b>	<i>NACE Regulation</i>			
050	<b>E Water supply</b>	<i>NACE Regulation</i>			
060	<b>F Construction</b>	<i>NACE Regulation</i>			
070	<b>G Wholesale and retail trade</b>	<i>NACE Regulation</i>			
080	<b>H Transport and storage</b>	<i>NACE Regulation</i>			
090	<b>I Accommodation and food service activities</b>	<i>NACE Regulation</i>			
100	<b>J Information and communication</b>	<i>NACE Regulation</i>			

		<i>References</i>	Non-financial corporations		
			Gross carrying amount	Of which: non-performing	Accumulated impairment or Accumulated changes in fair value due to credit risk
			<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
			010	012	020
110	<b>L Real estate activities</b>	<i>NACE Regulation</i>			
120	<b>M Professional, scientific and technical activities</b>	<i>NACE Regulation</i>			
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>			
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>			
150	<b>P Education</b>	<i>NACE Regulation</i>			
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>			
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>			
180	<b>S Other services</b>	<i>NACE Regulation</i>			
190	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.24, 27, 42, 43</i>			

▼ M2

7. Financial assets subject to impairment that are past due or impaired

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year					
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48										
			010	020	030	040	050	060	070	080	090	100	110
010	Equity instruments	IAS 32.11											
020	of which: at cost	IAS 39.46(c)											
030	of which: credit institutions	Annex V.Part 1.35(c)											
040	of which: other financial corporations	Annex V.Part 1.35(d)											
050	of which: non-financial corporations	Annex V.Part 1.35(e)											

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs					
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year										
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48											IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36	IAS 39 AG 84-92; Annex V.Part 2.37	IAS 39 AG 84-92; Annex V.Part 2.38	IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50
			010	020	030	040	050	060						070	080	090	100	110
060	Debt securities	Annex V.Part 1.24, 26																
070	Central banks	Annex V.Part 1.35(a)																
080	General governments	Annex V.Part 1.35(b)																
090	Credit institutions	Annex V.Part 1.35(c)																
100	Other financial corporations	Annex V.Part 1.35(d)																

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs					
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year										
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48											IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36	IAS 39 AG 84-92; Annex V.Part 2.37	IAS 39 AG 84-92; Annex V.Part 2.38	IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50
			010	020	030	040	050	060						070	080	090	100	110
110	Non-financial corporations	Annex V.Part 1.35(e)																
120	<b>Loans and advances</b>	Annex V.Part 1.24, 27																
130	Central banks	Annex V.Part 1.35(a)																
140	General governments	Annex V.Part 1.35(b)																
150	Credit institutions	Annex V.Part 1.35(c)																

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs					
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year										
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48											IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36	IAS 39 AG 84-92; Annex V.Part 2.37	IAS 39 AG 84-92; Annex V.Part 2.38	IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50
			010	020	030	040	050	060						070	080	090	100	110
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>																
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>																
180	Households	<i>Annex V.Part 1.35(f)</i>																
190	<b>TOTAL</b>																	
<b>Loans and advances by product, by collateral and by subordination</b>																		
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>																

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs				
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year									
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48											IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36	IAS 39 AG 84-92; Annex V.Part 2.37	IAS 39 AG 84-92; Annex V.Part 2.38
							010	020	030	040	050	060	070	080	090	100	110
210	Credit card debt	Annex V.Part 2.41(b)															
220	Trade receivables	Annex V.Part 2.41(c)															
230	Finance leases	Annex V.Part 2.41(d)															
240	Reverse repurchase loans	Annex V.Part 2.41(e)															
250	Other term loans	Annex V.Part 2.41(f)															

		References	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Accumulated write-offs					
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year										
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48											IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36	IAS 39 AG 84-92; Annex V.Part 2.37	IAS 39 AG 84-92; Annex V.Part 2.38	IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50
			010	020	030	040	050	060						070	080	090	100	110
260	Advances that are not loans	Annex V.Part 2.41(g)																
270	of which: mortgage loans [Loans collateralized by immovable property]	Annex V.Part 2.41(h)																
280	of which: other collateralized loans	Annex V.Part 2.41(i)																
290	of which: credit for consumption	Annex V.Part 2.41(j)																
300	of which: lending for house purchase	Annex V.Part 2.41(k)																
310	of which: project finance loans	Annex V.Part 2.41(l)																



## ▼ M2

## 8. Breakdown of financial liabilities

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

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 30(b), art 424(1)(d)(i)</i>
			010	020	030	037			040
010	<b>Derivatives</b>	<i>IAS 39.9, AG 15(a)</i>							
020	<b>Short positions</b>	<i>IAS 39 AG 15(b)</i>							
030	Equity instruments	<i>IAS 32.11</i>							
040	Debt securities	<i>Annex V.Part 1.24, 26</i>							
050	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>							
060	Central banks	<i>Annex V.Part 1.35(a)</i>							
070	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
080	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 30(b), art 424(1)(d)(i)</i>
			010	020	030	037			040
090	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
100	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							
110	General governments	<i>Annex V.Part 1.35(b)</i>							
120	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
130	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							
140	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
150	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 30(b), art 424(1)(d)(i)</i>
			010	020	030	037			040
160	Credit institutions	<i>Annex V.Part 1.35(c)</i>							
170	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
180	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							
190	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
200	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							
210	Other financial corporations	<i>Annex V.Part 1.35(d)</i>							
220	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
230	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 30(b), art 424(1)(d)(i)</i>
			010	020	030	037			040
240	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
250	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							
260	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>							
270	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
280	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							
290	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
300	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							

## ▼ M2

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 30(b), art 424(1)(d)(i)</i>
			010	020	030	037			040
310	Households	<i>Annex V.Part 1.35(f)</i>							
320	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>							
330	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>							
340	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>							
350	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>							
360	<b>Debt securities issued</b>	<i>Annex V.Part 1.31; Annex V.Part 2.52</i>							
370	Certificates of deposits	<i>Annex V.Part 2.52(a)</i>							
380	Asset-backed securities	<i>CRR art 4(1)(61)</i>							

▼ M2

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9		
		010	020	030	037	040	050	
390	Covered bonds	<i>CRR art 129(1)</i>						
400	Hybrid contracts	<i>IAS 39.10-11, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)</i>						
410	Other debt securities issued	<i>Annex V.Part 2.52(e)</i>						
420	<i>Convertible compound financial instruments</i>	<i>IAS 32.AG 31</i>						
430	<i>Non-convertible</i>							
440	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>						
450	<b>FINANCIAL LIABILITIES</b>							

▼ **M2****8.2. Subordinated financial liabilities**

		<i>References</i>	Carrying amount	
			Designated at fair value through profit or loss	At amortized cost
			<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>
			010	020
010	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
020	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>		
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	<i>Annex V.Part 2.53-54</i>		

**9. Loan commitments, financial guarantees and other commitments****9.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		<i>References</i>	Nominal amount
			<i>IFRS 7.36(a), B10(c)(d); CRR Annex I; Annex V.Part 2.62</i>
			010
010	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>	
021	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	
030	Central banks	<i>Annex V.Part 1.35(a)</i>	
040	General governments	<i>Annex V.Part 1.35(b)</i>	
050	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
070	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	

▼ **M2**

		<i>References</i>	Nominal amount
			<i>IFRS 7.36(a), B10(c)(d); CRR Annex I; Annex V.Part 2.62</i>
			010
080	Households	<i>Annex V.Part 1.35(f)</i>	
090	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; CRR Annex I; Annex V.Part 2.56, 58</i>	
101	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	
110	Central banks	<i>Annex V.Part 1.35(a)</i>	
120	General governments	<i>Annex V.Part 1.35(b)</i>	
130	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
140	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
150	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
160	Households	<i>Annex V.Part 1.35(f)</i>	
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	
181	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	
190	Central banks	<i>Annex V.Part 1.35(a)</i>	
200	General governments	<i>Annex V.Part 1.35(b)</i>	
210	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
220	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
230	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
240	Households	<i>Annex V.Part 1.35(f)</i>	



▼ M2

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

		<i>References</i>	Maximum amount of the guarantee that can be considered	Nominal amount
			<i>IFRS 7.36 (b); Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
			010	020
010	<b>Loan commitments received</b>	<i>IAS 39.2(h), 4(a)(c), BC 15; Annex V.Part 2.56-57</i>		
020	Central banks	<i>Annex V.Part 1.35(a)</i>		
030	General governments	<i>Annex V.Part 1.35(b)</i>		
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
070	Households	<i>Annex V.Part 1.35(f)</i>		
080	<b>Financial guarantees received</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; Annex V.Part 2.56, 58</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>		
100	General governments	<i>Annex V.Part 1.35(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
140	Households	<i>Annex V.Part 1.35(f)</i>		
150	<b>Other Commitments received</b>	<i>Annex V.Part 2.56, 59</i>		

▼ M2

		<i>References</i>	<b>Maximum amount of the guarantee that can be considered</b>	<b>Nominal amount</b>
			<i>IFRS 7.36 (b); Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
			010	020
160	Central banks	<i>Annex V.Part 1.35(a)</i>		
170	General governments	<i>Annex V.Part 1.35(b)</i>		
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
200	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
210	Households	<i>Annex V.Part 1.35(f)</i>		

▼ **M2****10. Derivatives — Trading**

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
010	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>				
020	of which: economic hedges	<i>Annex V.Part 2.74</i>				
030	OTC options					
040	OTC other					
050	Organized market options					
060	Organized market other					
070	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.74</i>				
090	OTC options					
100	OTC other					
110	Organized market options					
120	Organized market other					
130	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				

## ▼ M2

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
140	of which: economic hedges	<i>Annex V.Part 2.74</i>				
150	OTC options					
160	OTC other					
170	Organized market options					
180	Organized market other					
190	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
200	of which: economic hedges	<i>Annex V.Part 2.74</i>				
210	Credit default swap					
220	Credit spread option					
230	Total return swap					
240	Other					
250	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.74</i>				
270	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				

▼ **M2**

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
280	of which: economic hedges	<i>Annex V.Part 2.74</i>				
290	<b>DERIVATIVES</b>	<i>IAS 39.9</i>				
300	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
320	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>				

▼ **M2**

11. Derivatives — Hedge accounting

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

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
010	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>				
020	OTC options					
030	OTC other					
040	Organized market options					
050	Organized market other					
060	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
070	OTC options					
080	OTC other					
090	Organized market options					
100	Organized market other					
110	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
120	OTC options					
130	OTC other					

## ▼ M2

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
140	Organized market options					
150	Organized market other					
160	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
170	Credit default swap					
180	Credit spread option					
190	Total return swap					
200	Other					
210	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
220	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
230	<b>FAIR VALUE HEDGES</b>	<i>IFRS 7.22(b); IAS 39.86(a)</i>				
240	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>				
250	OTC options					
260	OTC other					

## ▼ M2

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
270	Organized market options					
280	Organized market other					
290	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
300	OTC options					
310	OTC other					
320	Organized market options					
330	Organized market other					
340	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
350	OTC options					
360	OTC other					
370	Organized market options					
380	Organized market other					
390	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
400	Credit default swap					
410	Credit spread option					
420	Total return swap					



## ▼ M2

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
430	Other					
440	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
450	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
460	<b>CASH FLOW HEDGES</b>	<i>IFRS 7.22(b); IAS 39.86(b)</i>				
470	<b>HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION</b>	<i>IFRS 7.22(b); IAS 39.86(c)</i>				
480	<b>PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK</b>	<i>IAS 39.89A, IE 1-31</i>				
490	<b>PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK</b>	<i>IAS 39 IG F6 1-3</i>				
500	<b>DERIVATIVES-HEDGE ACCOUNTING</b>	<i>IFRS 7.22(b); IAS 39.9</i>				
510	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
520	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
530	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>				

## 12. Movements in allowances for credit losses and impairment of equity instruments

	References	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
			<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
		010	020	030	040	050	060	070	080	090
010	<b>Equity instruments</b>									
020	<b>Specific allowances for financial assets, individually estimated</b>	<i>IAS 39.63-70, AG 84-92; IFRS 7.37 (b); Annex V.Part 2.36</i>								
030	Debt securities	<i>Annex V.Part 1.26</i>								
040	Central banks	<i>Annex V.Part 1.35(a)</i>								
050	General governments	<i>Annex V.Part 1.35(b)</i>								
060	Credit institutions	<i>Annex V.Part 1.35(c)</i>								

		References	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
			010	020	030	040	050	060	070	080	090
070	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>									
080	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>									
090	Loans and advances	<i>Annex V.Part 1.27</i>									
100	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>									
110	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>									
120	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>									
130	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>									

		References	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
			010	020	030	040	050	060	070	080	090
140	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>									
150	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>									
160	<b>Specific allowances for financial assets, collectively estimated</b>	<i>LAS 39.59, 64; Annex V.Part 2.37</i>									
170	Debt securities	<i>Annex V.Part 1.26</i>									
180	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>									
190	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>									
200	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>									

		References	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
			010	020	030	040	050	060	070	080	090
210	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>									
220	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>									
230	Loans and advances	<i>Annex V.Part 1.27</i>									
240	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>									
250	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>									
260	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>									
270	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>									
280	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>									

		References	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
			010	020	030	040	050	060	070	080	090
290	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>									
300	<b>Collective allowances for incurred but not reported losses on financial assets</b>	<i>IAS 39.59, 64; Annex V.Part 2.38</i>									
310	Debt securities	<i>Annex V.Part 1.26</i>									
320	Loans and advances	<i>Annex V.Part 1.27</i>									
530	<b>Total</b>										

▼ **M2**

13. Collateral and guarantees received

13.1 Breakdown of loans and advances by collateral and guarantees

Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered				
			Mortgage loans [Loans collateralized by immovable property]		Other collateralized loans		Financial guarantees received
			Residential	Commercial	Cash [Debt instruments issued]	Rest	
		<i>IFRS 7.36(b)</i>	<i>Annex V.Part 2.81(a)</i>	<i>Annex V.Part 2.81(a)</i>	<i>Annex V.Part 2.81(b)</i>	<i>Annex V.Part 2.81(b)</i>	<i>Annex V.Part 2.81(c)</i>
			010	020	030	040	050
010	Loans and advances	<i>Annex V.Part 2.81</i>					
020	of which: Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
030	of which: Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
040	of which: Households	<i>Annex V.Part 1.35(f)</i>					

▼ **M2**

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

		<i>References</i>	Carrying amount
			010
010	Non-current assets held-for-sale	<i>IFRS 7.38(a)</i>	
020	Property, plant and equipment	<i>IFRS 7.38(a)</i>	
030	Investment property	<i>IFRS 7.38(a)</i>	
040	Equity and debt instruments	<i>IFRS 7.38(a)</i>	
050	Other	<i>IFRS 7.38(a)</i>	
060	<b>Total</b>		

13.3 Collateral obtained by taking possession [tangible assets] accumulated

		<i>References</i>	Carrying amount
			010
010	Foreclosure [tangible assets]	<i>IFRS 7.38(a); Annex V.Part 2.84</i>	



▼ M2

14. Fair value hierarchy: financial instruments at fair value

		References	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period ITS V.Part 2.86		Accumulated change in fair value before taxes ITS V.Part 2.87		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
			010	020	030	040	050	060	070	080
<b>ASSETS</b>										
010	<b>Financial assets held for trading</b>	IFRS 7.8(a)(ii); IAS 39.9, AG 14								
020	Derivatives	IAS 39.9								
030	Equity instruments	IAS 32.11								
040	Debt securities	Annex V.Part 1.24, 26								
050	Loans and advances	Annex V.Part 1.24, 27								
060	<b>Financial assets designated at fair value through profit or loss</b>	IFRS 7.8(a)(i); IAS 39.9								
070	Equity instruments	IAS 32.11								
080	Debt securities	Annex V.Part 1.24, 26								
090	Loans and advances	Annex V.Part 1.24, 27								

▼ M2

		References	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period ITS V.Part 2.86		Accumulated change in fair value before taxes ITS V.Part 2.87		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
			010	020	030	040	050	060	070	080
100	<b>Available-for-sale financial assets</b>	IFRS 7.8 (h)(d); IAS 39.9								
110	Equity instruments	IAS 32.11								
120	Debt securities	Annex V.Part 1.24, 26								
130	Loans and advances	Annex V.Part 1.24, 27								
140	<b>Derivatives – Hedge accounting</b>	IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19								
<b>LIABILITIES</b>										
150	<b>Financial liabilities held for trading</b>	IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15								
160	Derivatives	IAS 39.9, AG 15(a)								
170	Short positions	IAS 39 AG 15(b)								
180	Deposits	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30								

## ▼ M2

		References	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period ITS V.Part 2.86		Accumulated change in fair value before taxes ITS V.Part 2.87		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
			010	020	030	040	050	060	070	080
190	Debt securities issued	Annex V.Part 1.31								
200	Other financial liabilities	Annex V.Part 1.32-34								
210	<b>Financial liabilities designated at fair value through profit or loss</b>	IFRS 7.8 (e) (i); IAS 39.9								
220	Deposits	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30								
230	Debt securities issued	Annex V.Part 1.31								
240	Other financial liabilities	Annex V.Part 1.32-34								
250	<b>Derivatives – Hedge accounting</b>	IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19								

## ▼ M2

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

		References	Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.89</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
			010	020	030	040	050	060
010	<b>Financial assets held for trading</b>	<i>IFRS 7.8 (a)(ii); IAS 39.9, AG 14</i>						
020	Equity instruments	<i>IAS 32.11</i>						
030	Debt securities	<i>Annex V.Part 1.24, 26</i>						
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
050	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>						
060	Equity instruments	<i>IAS 32.11</i>						
070	Debt securities	<i>Annex V.Part 1.24, 26</i>						
080	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
090	<b>Available-for-sale financial assets</b>	<i>IFRS 7.8(d); IAS 39.9</i>						

			Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.89</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
			010	020	030	040	050	060
100	Equity instruments	<i>IAS 32.11</i>						
110	Debt securities	<i>Annex V.Part 1.24, 26</i>						
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
130	<b>Loans and receivables</b>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>						
140	Debt securities	<i>Annex V.Part 1.24, 26</i>						
150	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
160	<b>Held-to-maturity investments</b>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>						
170	Debt securities	<i>Annex V.Part 1.24, 26</i>						
180	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
190	<b>Total</b>							

▼ M2

		<i>References</i>	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				<i>IFRS 7.42D(f)</i>	<i>IFRS 7.42D(f); Annex V.Part 2.89</i>		
			070	080	090		
010	<b>Financial assets held for trading</b>	<i>IFRS 7.8 (a)(ii); IAS 39.9, AG 14</i>					
020	Equity instruments	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.24, 26</i>					
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
050	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>					
060	Equity instruments	<i>IAS 32.11</i>					
070	Debt securities	<i>Annex V.Part 1.24, 26</i>					
080	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
090	<b>Available-for-sale financial assets</b>	<i>IFRS 7.8(d); IAS 39.9</i>					

		<i>References</i>	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				<i>IFRS 7.42D(f)</i>	<i>IFRS 7.42D(f); Annex V.Part 2.89</i>		
			070	080	090		
100	Equity instruments	<i>IAS 32.11</i>					
110	Debt securities	<i>Annex V.Part 1.24, 26</i>					
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
130	<b>Loans and receivables</b>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>					
140	Debt securities	<i>Annex V.Part 1.24, 26</i>					
150	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
160	<b>Held-to-maturity investments</b>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>					
170	Debt securities	<i>Annex V.Part 1.24, 26</i>					
180	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
190	<b>Total</b>						

▼ **M3**

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

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

		<i>References</i>	Current period	
			Income	Expenses
			<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>
			010	020
010	<b>Derivatives -Trading</b>	<i>IAS 39.9; Annex V.Part 2.96</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>		
030	Central banks	<i>Annex V.Part 1.35(a)</i>		
040	General governments	<i>Annex V.Part 1.35(b)</i>		
050	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
070	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
080	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>		
100	General governments	<i>Annex V.Part 1.35(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
140	Households	<i>Annex V.Part 1.35(f)</i>		
150	<b>Other assets</b>	<i>Annex V.Part 1.51</i>		
160	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
170	Central banks	<i>Annex V.Part 1.35(a)</i>		
180	General governments	<i>Annex V.Part 1.35(b)</i>		
190	Credit institutions	<i>Annex V.Part 1.35(c)</i>		



## ▼ M3

		<i>References</i>	Current period	
			Income	Expenses
			<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>
			010	020
200	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
220	Households	<i>Annex V.Part 1.35(f)</i>		
230	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>		
240	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>		
250	<b>Derivatives — Hedge accounting, interest rate risk</b>	<i>Annex V.Part 2.95</i>		
260	<b>Other Liabilities</b>	<i>Annex V.Part 2.10</i>		
270	<b>INTEREST</b>	<i>IAS 18.35(b); IAS 1.97</i>		

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

		<i>References</i>	Current period
			010
010	<b>Equity instruments</b>	<i>IAS 32.11</i>	
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>	
030	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>	
040	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	
070	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>IFRS 7.20(a)(v-vii); IAS 39.55(a)</i>	

▼ M3

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

		References	Current period
			010
010	Derivatives	IAS 39.9	
020	Equity instruments	IAS 32.11	
030	Debt securities	Annex V.Part 1.26	
040	Loans and advances	Annex V.Part 1.27	
050	Short positions	IAS 39 AG 15(b)	
060	Deposits	ECB/2008/32 Annex 2.Part 2.9	
070	Debt securities issued	Annex V.Part 1.31	
080	Other financial liabilities	Annex V.Part 1.32-34	
090	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	IFRS 7.20(a)(i)	

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

		References	Current period
			010
010	Interest rate instruments and related derivatives	Annex V.Part 2.99(a)	
020	Equity instruments and related derivatives	Annex V.Part 2.99(b)	
030	Foreign exchange trading and derivatives related with foreign exchange and gold	Annex V.Part 2.99(c)	
040	Credit risk instruments and related derivatives	Annex V.Part 2.99(d)	
050	Derivatives related with commodities	Annex V.Part 2.99(e)	
060	Other	Annex V.Part 2.99(f)	
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	IFRS 7.20(a)(i)	

▼ **M3****16.5 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

		<i>References</i>	Current period	Accumulated changes in fair value due to credit risk
				<i>Annex V.Part 2.100</i>
			010	020
010	<b>Equity instruments</b>	<i>IAS 32.11</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>		
030	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>		
040	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>		
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>		
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>IFRS 7.20(a)(i)</i>		

**16.6 Gains or losses from hedge accounting**

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

▼ **M3**

16.7 Impairment on financial and non-financial assets

			Current period			Accumulated impairment
			Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
			010	020	030	
010	<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	<i>IFRS 7.20(e)</i>				
020	Financial assets measured at cost	<i>IFRS 7.20(e); IAS 39.66</i>				
030	Available-for-sale financial assets	<i>IFRS 7.20(e); IAS 39.67-70</i>				
040	Loans and receivables	<i>IFRS 7.20(e); IAS 39.63-65</i>				
050	Held-to-maturity investments	<i>IFRS 7.20(e); IAS 39.63-65</i>				
060	<b>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates</b>	<i>IAS 28.40-43</i>				
070	Subsidiaries	<i>IFRS 10 Appendix A</i>				
080	Joint ventures	<i>IAS 28.3</i>				
090	Associates	<i>IAS 28.3</i>				
100	<b>Impairment or (-) reversal of impairment on non-financial assets</b>	<i>IAS 36.126(a),(b)</i>				
110	Property, plant and equipment	<i>IAS 16.73(e)(v-vi)</i>				

▼ **M3**

		<i>References</i>	Current period			Accumulated impairment
			Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
			010	020	030	
120	Investment properties	<i>IAS 40.79(d)(v)</i>				
130	Goodwill	<i>IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)</i>				
140	Other intangible assets	<i>IAS 38.118(e)(iv)(v)</i>				
145	Other	<i>IAS 36.126(a),(b)</i>				
150	<b>TOTAL</b>					
160	Interest income on impaired financial assets accrued	<i>IFRS 7.20(d); IAS 39.AG 93</i>				

▼ M2

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

## 17.1 Assets

		References	Accounting scope of consolidation [Carrying amount]
			010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Annex V.Part 2.1</i>	
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>	
040	Other demand deposits	<i>Annex V.Part 2.3</i>	
050	<b>Financial assets held for trading</b>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>	
060	Derivatives	<i>IAS 39.9</i>	
070	Equity instruments	<i>IAS 32.11</i>	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	
110	Equity instruments	<i>IAS 32.11</i>	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
140	<b>Available-for-sale financial assets</b>	<i>IFRS 7.8(d); IAS 39.9</i>	
150	Equity instruments	<i>IAS 32.11</i>	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
180	<b>Loans and receivables</b>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	

## ▼ M2

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			010
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
210	<b>Held-to-maturity investments</b>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
240	<b>Derivatives – Hedge accounting</b>	<i>IFRS 7.22(b); IAS 39.9</i>	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(a)</i>	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	
270	<b>Assets under reinsurance and insurance contracts</b>	<i>IFRS 4.IG20.(b)-(c); Annex V.Part 2.105</i>	
280	<b>Tangible assets</b>		
290	<b>Intangible assets</b>	<i>IAS 1.54(c); CRR art 4(1)(115)</i>	
300	Goodwill	<i>IFRS 3.B67(d); CRR art 4(1)(113)</i>	
310	Other intangible assets	<i>IAS 38.8,118</i>	
320	<b>Tax assets</b>	<i>IAS 1.54(n-o)</i>	
330	Current tax assets	<i>IAS 1.54(n); IAS 12.5</i>	
340	Deferred tax assets	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)</i>	
350	<b>Other assets</b>	<i>Annex V.Part 2.5</i>	
360	<b>Non-current assets and disposal groups classified as held for sale</b>	<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>	
370	<b>TOTAL ASSETS</b>	<i>IAS 1.9(a), IG 6</i>	

▼ **M2****17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		<i>References</i>	Accounting scope of consolidation [Nominal amount]
			010
010	<b>Loan commitments given</b>	<i>IAS 39.2(h), 4(a)(c), BC 15; CRR Annex I; Annex V.Part 2.56, 57</i>	
020	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V.Part 2.56, 58</i>	
030	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	
040	<b>OFF-BALANCE SHEET EXPOSURES</b>		

**17.3 Liabilities and equity**

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			010
010	<b>Financial liabilities held for trading</b>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	
020	Derivatives	<i>IAS 39.9, AG 15(a)</i>	
030	Short positions	<i>IAS 39.AG 15(b)</i>	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	



## ▼ M2

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			010
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
110	<b>Financial liabilities measured at amortised cost</b>	<i>IFRS 7.8(f); IAS 39.47</i>	
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
150	<b>Derivatives – Hedge accounting</b>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(b)</i>	
170	<b>Liabilities under insurance and reinsurance contracts</b>	<i>IFRS 4.IG20(a); Annex V.Part 2.106</i>	
180	<b>Provisions</b>	<i>IAS 37.10; IAS 1.54(l)</i>	
190	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>	
200	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>	
210	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>	
220	<b>Share capital repayable on demand</b>	<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>	
230	<b>Other liabilities</b>	<i>Annex V.Part 2.10</i>	
240	<b>Liabilities included in disposal groups classified as held for sale</b>	<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11</i>	
250	<b>LIABILITIES</b>	<i>IAS 1.9(b); IG 6</i>	

▼ M2

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			010
260	<b>Capital</b>	<i>IAS 1.54(r), BAD art 22</i>	
270	<b>Share premium</b>	<i>IAS 1.78(e); CRR art 4(1)(124)</i>	
280	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.15-16</i>	
290	<b>Other equity</b>	<i>IFRS 2.10; Annex V.Part 2.17</i>	
300	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1)(100)</i>	
310	<b>Retained earnings</b>	<i>CRR art 4(1)(123)</i>	
320	<b>Revaluation reserves</b>	<i>IFRS 1.30, D5-D8</i>	
330	<b>Other reserves</b>	<i>IAS 1.54; IAS 1.78 (e)</i>	
340	<b>(-) Treasury shares</b>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	
350	<b>Profit or loss attributable to owners of the parent</b>	<i>IAS 27.28; IAS 1.83(a)(ii)</i>	
360	<b>(-) Interim dividends</b>	<i>IAS 32.35</i>	
370	<b>Minority interests [Non-controlling interests]</b>	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>	
380	<b>TOTAL EQUITY</b>	<i>IAS 1.9(c), IG 6</i>	
390	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>IAS 1.IG6</i>	

▼ **M2**

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

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
			030	040	050		
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>					
020	Central banks	<i>Annex V. Part 1.35(a)</i>					
030	General governments	<i>Annex V. Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>					
080	Central banks	<i>Annex V. Part 1.35(a)</i>					

		References	Gross carrying amount				
			Performing				
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
			010	020	030	040	050
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	
090	General governments	<i>Annex V. Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
140	Of which: Commercial real estate						
150	Households	<i>Annex V. Part 1.35(f)</i>					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
					030	040	050
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e)</i>					
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>					
200	Central banks	<i>Annex V. Part 1.35(a)</i>					
210	General governments	<i>Annex V. Part 1.35(b)</i>					
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>					

## ▼ M2

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
					030	040	050
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	
260	Central banks	<i>Annex V. Part 1.35(a)</i>					
270	General governments	<i>Annex V. Part 1.35(b)</i>					
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
310	Households	<i>Annex V. Part 1.35(f)</i>					
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>					

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due> 30 days ≤ 60 days	Past due> 60 days ≤ 90 days
					030	040	050
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part 1. 13 (b)(c)(d)(e)</i>					
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>					
350	Central banks	<i>Annex V.Part 1.35(a)</i>					
360	General governments	<i>Annex V.Part 1.35(b)</i>					
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					

▼ M2

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
					030	040	050
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	
400	Households	<i>Annex V. Part 1.35(f)</i>					
410	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>					
420	Central banks	<i>Annex V. Part 1.35(a)</i>					
430	General governments	<i>Annex V. Part 1.35(b)</i>					
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
470	Households	<i>Annex V. Part 1.35(f)</i>					



		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due> 30 days ≤ 60 days	Past due> 60 days ≤ 90 days
					030	040	050
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145- 162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>					
490	Central banks	<i>Annex V.Part 1.35(a)</i>					
500	General governments	<i>Annex V.Part 1.35(b)</i>					
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
540	Households	<i>Annex V.Part 1.35(f)</i>					
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>					

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
		<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>							
020	Central banks	<i>Annex V. Part 1.35(a)</i>							
030	General governments	<i>Annex V. Part 1.35(b)</i>							
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>							
080	Central banks	<i>Annex V. Part 1.35(a)</i>							

		References	Gross carrying amount						
			Non-performing						
			Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
			060	070	080	090	100	110	120
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
090	General governments	<i>Annex V. Part 1.35(b)</i>							
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
140	Of which: Commercial real estate								
150	Households	<i>Annex V. Part 1.35(f)</i>							
160	Of which: Residential mortgage loans								
170	Of which: Credit for consumption								

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e)</i>							
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>							
200	Central banks	<i>Annex V. Part 1.35(a)</i>							
210	General governments	<i>Annex V. Part 1.35(b)</i>							
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>							

		References	Gross carrying amount						
			Non-performing						
			Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
			060	070	080	090	100	110	120
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
260	Central banks	<i>Annex V. Part 1.35(a)</i>							
270	General governments	<i>Annex V. Part 1.35(b)</i>							
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
310	Households	<i>Annex V. Part 1.35(f)</i>							
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part 1. 13 (b)(c)(d)(e)</i>							
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>							
350	Central banks	<i>Annex V.Part 1.35(a)</i>							
360	General governments	<i>Annex V.Part 1.35(b)</i>							
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>							
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>							
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>							

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		References	Gross carrying amount						
			Non-performing						
			Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
			060	070	080	090	100	110	120
		<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	
400	Households	<i>Annex V. Part 1.35(f)</i>							
410	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>							
420	Central banks	<i>Annex V. Part 1.35(a)</i>							
430	General governments	<i>Annex V. Part 1.35(b)</i>							
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
470	Households	<i>Annex V. Part 1.35(f)</i>							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>							
490	Central banks	<i>Annex V.Part 1.35(a)</i>							
500	General governments	<i>Annex V.Part 1.35(b)</i>							
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>							
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>							
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>							
540	Households	<i>Annex V.Part 1.35(f)</i>							
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>							



		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received	
			on performing exposures	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year			Past due > 1 year
130	140	150	160	170	180	190	200	210	
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>							
020	Central banks	<i>Annex V. Part 1.35(a)</i>							
030	General governments	<i>Annex V. Part 1.35(b)</i>							
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>							
080	Central banks	<i>Annex V. Part 1.35(a)</i>							

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions						Collateral received and financial guarantees received			
			130	on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					140	150	Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days			Past due > 180 days ≤ 1 year	Past due > 1 year
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>				
090	General governments	<i>Annex V. Part 1.35(b)</i>										
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>										
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>										
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>										
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>										
140	Of which: Commercial real estate											
150	Households	<i>Annex V. Part 1.35(f)</i>										
160	Of which: Residential mortgage loans											
170	Of which: Credit for consumption											

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received	
			on performing exposures	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year			Past due > 1 year
130	140	150	160	170	180	190	200	210	
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part 1. 13 (d)(e)</i>							
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>							
200	Central banks	<i>Annex V. Part 1.35(a)</i>							
210	General governments	<i>Annex V. Part 1.35(b)</i>							
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>							
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>							
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>							
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>							

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
			130	on performing exposures	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year			Past due > 1 year	
			140	150	160	170	180	190	200	210	
			<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
260	Central banks	<i>Annex V. Part 1.35(a)</i>									
270	General governments	<i>Annex V. Part 1.35(b)</i>									
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									
310	Households	<i>Annex V. Part 1.35(f)</i>									
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>									

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received		
			130	on performing exposures	150	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
						Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year		
			160	170	180	190	200	210		
			<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>								
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>								
350	Central banks	<i>Annex V. Part 1.35(a)</i>								
360	General governments	<i>Annex V. Part 1.35(b)</i>								
370	Credit institutions	<i>Annex V. Part 1.35(c)</i>								
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>								
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>								

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received		
			130	on performing exposures	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
					Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year			Past due > 1 year
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>		
400	Households	<i>Annex V. Part 1.35(f)</i>								
410	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>								
420	Central banks	<i>Annex V. Part 1.35(a)</i>								
430	General governments	<i>Annex V. Part 1.35(b)</i>								
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>								
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>								
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>								
470	Households	<i>Annex V. Part 1.35(f)</i>								

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
			130	on performing exposures	150	on non-performing exposures			Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
						Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year			Past due > 1 year
			160	170	180	190	200	210			
			<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
480	Other Commitments given	<i>CRR Annex I; Annex V. Part 2.56, 59</i>									
490	Central banks	<i>Annex V. Part 1.35(a)</i>									
500	General governments	<i>Annex V. Part 1.35(b)</i>									
510	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
520	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
530	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									
540	Households	<i>Annex V. Part 1.35(f)</i>									
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V. Part 2.55</i>									

▼ **M2**

19. Information forborne exposures

		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures				Non-performing exposures with forbearance measures				
				Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	
			010	020	030	040	050	060	070	080	090
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>									
020	Central banks	<i>Annex V. Part 1.35(a)</i>									
030	General governments	<i>Annex V. Part 1.35(b)</i>									
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									



		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures			
			010	020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation	060	070	Refinancing	of which: Defaulted
					030		040				
		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>									
080	Central banks	<i>Annex V. Part 1.35(a)</i>									
090	General governments	<i>Annex V. Part 1.35(b)</i>									
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									

		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures			
			010	020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation	060	070	Refinancing	of which: Defaulted
					030		040				
		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>									
140	Of which: Commercial real estate										
150	Households	<i>Annex V. Part 1.35(f)</i>									
160	Of which: Residential mortgage loans										
170	Of which: Credit for consumption										
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e)</i>									

		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures			
				Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	
			010	020	030	040	050	060	070	080	090
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>									
200	Central banks	<i>Annex V. Part 1.35(a)</i>									
210	General governments	<i>Annex V. Part 1.35(b)</i>									
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>									

		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures				Non-performing exposures with forbearance measures				
			010	020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation	060	070	Refinancing	of which: Defaulted
					030		040				
		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	
260	Central banks	<i>Annex V. Part 1.35(a)</i>									
270	General governments	<i>Annex V. Part 1.35(b)</i>									
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>									
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>									
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>									
310	Households	<i>Annex V. Part 1.35(f)</i>									

		References	Gross carrying amount of exposures with forbearance measures								
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures			
			010	020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation	060	070	Refinancing	of which: Defaulted
					030		040				
		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>									
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>									
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>									

		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			IAS 39. 58-70	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
010	Debt securities	Annex V.Part 1.24, 26									
020	Central banks	Annex V.Part 1.35(a)									
030	General governments	Annex V.Part 1.35(b)									
040	Credit institutions	Annex V.Part 1.35(c)									
050	Other financial corporations	Annex V.Part 1.35(d)									
060	Non-financial corporations	Annex V.Part 1.35(e)									

		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			IAS 39. 58-70	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
070	Loans and advances	Annex V.Part 1.24, 27									
080	Central banks	Annex V.Part 1.35(a)									
090	General governments	Annex V.Part 1.35(b)									
100	Credit institutions	Annex V.Part 1.35(c)									
110	Other financial corporations	Annex V.Part 1.35(d)									
120	Non-financial corporations	Annex V.Part 1.35(e)									

		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			IAS 39. 58-70	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>									
140	Of which: Commercial real estate										
150	Households	<i>Annex V.Part 1.35(f)</i>									
160	Of which: Residential mortgage loans										
170	Of which: Credit for consumption										
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e)</i>									



		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			IAS 39. 58-70	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>									
200	Central banks	<i>Annex V.Part 1.35(a)</i>									
210	General governments	<i>Annex V.Part 1.35(b)</i>									
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>									
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>									
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>									
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>									

		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			IAS 39. 58-70	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
260	Central banks	<i>Annex V.Part 1.35(a)</i>									
270	General governments	<i>Annex V.Part 1.35(b)</i>									
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>									
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>									
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>									
310	Households	<i>Annex V.Part 1.35(f)</i>									

		References	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
			Non-performing exposures with forbearance measures		on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			of which: Impaired	of which: Forbearance of non-performing exposures		Instruments with modifications in their terms and conditions	Refinancing				
			100	110		120	130	140			150
			<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>									
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>									
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>									

▼ **M3**20. **Geographical breakdown**20.1 **Geographical breakdown of assets by location of the activities**

		<i>References</i>	Carrying amount	
			Domestic activities	Non-domestic activities
			<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
			010	020
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>		
040	Other demand deposits	<i>Annex V.Part 2.3</i>		
050	<b>Financial assets held for trading</b>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>IAS 39.9</i>		
070	Equity instruments	<i>IAS 32.11</i>		
080	Debt securities	<i>Annex V.Part 1.24, 26</i>		
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		
110	Equity instruments	<i>IAS 32.11</i>		
120	Debt securities	<i>Annex V.Part 1.24, 26</i>		
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
140	<b>Available-for-sale financial assets</b>	<i>IFRS 7.8(d); IAS 39.9</i>		
150	Equity instruments	<i>IAS 32.11</i>		
160	Debt securities	<i>Annex V.Part 1.24, 26</i>		
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>		

## ▼ M3

		<i>References</i>	Carrying amount	
			Domestic activities	Non-domestic activities
			<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
			010	020
180	<b>Loans and receivables</b>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>		
190	Debt securities	<i>Annex V.Part 1.24, 26</i>		
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
210	<b>Held-to-maturity investments</b>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>		
220	Debt securities	<i>Annex V.Part 1.24, 26</i>		
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
240	<b>Derivatives — Hedge accounting</b>	<i>IFRS 7.22(b); IAS 39.9</i>		
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(a)</i>		
260	<b>Tangible assets</b>			
270	<b>Intangible assets</b>	<i>IAS 1.54(c); CRR art 4(1)(115)</i>		
280	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.54(e); Annex V.Part 2.4</i>		
290	<b>Tax assets</b>	<i>IAS 1.54(n-o)</i>		
300	<b>Other assets</b>	<i>Annex V.Part 2.5</i>		
310	<b>Non-current assets and disposal groups classified as held for sale</b>	<i>IAS 1.54(j); IFRS 5.38</i>		
320	<b>ASSETS</b>	<i>IAS 1.9(a), IG 6</i>		

▼ **M2****21. Tangible and intangible assets: assets subject to operating lease**

		<i>References</i>	Carrying amount
			<i>Annex V.Part 2.110-111</i>
			010
010	<b>Property plant and equipment</b>	<i>IAS 16.6; IAS 1.54(a)</i>	
020	Revaluation model	<i>IAS 17.49; IAS 16.31, 73(a)(d)</i>	
030	Cost model	<i>IAS 17.49; IAS 16.30, 73(a)(d)</i>	
040	<b>Investment property</b>	<i>IAS 40.IN5; IAS 1.54(b)</i>	
050	Fair value model	<i>IAS 17.49; IAS 40.33-55, 76</i>	
060	Cost model	<i>IAS 17.49; IAS 40.56,79(c)</i>	
070	<b>Other intangible assets</b>	<i>IAS 38.8, 118</i>	
080	Revaluation model	<i>IAS 17.49; IAS 38.75-87, 124(a)(ii)</i>	
090	Cost model	<i>IAS 17.49; IAS 38.74</i>	

**22. Asset management, custody and other service functions****22.1 Fee and commission income and expenses by activity**

		<i>References</i> <i>IFRS 7.20(c)</i>	Current period
			010
010	<b>Fee and commission income</b>	<i>Annex V.Part 2.113-115</i>	
020	Securities		
030	<i>Issuances</i>	<i>Annex V.Part 2.116(a)</i>	
040	<i>Transfer orders</i>	<i>Annex V.Part 2.116(b)</i>	
050	<i>Other</i>	<i>Annex V.Part 2.116(c)</i>	
060	Clearing and settlement	<i>Annex V.Part 2.116(d)</i>	

▼ **M2**

		<i>References IFRS 7.20(c)</i>	Current period
			010
070	Asset management	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(a)</i>	
080	Custody [by type of customer]	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(b)</i>	
090	<i>Collective investment</i>		
100	<i>Other</i>		
110	Central administrative services for collective investment	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(c)</i>	
120	Fiduciary transactions	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(d)</i>	
130	Payment services	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(e)</i>	
140	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.117(f)</i>	
150	<i>Collective investment</i>		
160	<i>Insurance products</i>		
170	<i>Other</i>		
180	Structured Finance	<i>Annex V.Part 2.116(f)</i>	
190	Servicing of securitization activities	<i>Annex V.Part 2.116(g)</i>	
200	Loan commitments given	<i>IAS 39.47(d)(ii); Annex V.Part 2.116(h)</i>	
210	Financial guarantees given	<i>IAS 39.47(c)(ii); Annex V.Part 2.116(h)</i>	
220	Other	<i>Annex V.Part 2.116(j)</i>	
230	<b>(Fee and commission expenses)</b>	<i>Annex V.Part 2.113-115</i>	
240	(Clearing and settlement)	<i>Annex V.Part 2.116(d)</i>	
250	(Custody)	<i>Annex V.Part 2.117(b)</i>	

## ▼ M2

		<i>References</i> <i>IFRS 7.20(c)</i>	Current period
			010
260	(Servicing of securitization activities)	<i>Annex V.Part 2.116(g)</i>	
270	(Loan commitments received)	<i>Annex V.Part 2.116(i)</i>	
280	(Financial guarantees received)	<i>Annex V.Part 2.116(i)</i>	
290	(Other)	<i>Annex V.Part 2.116(j)</i>	

## 22.2 Assets involved in the services provided

		<i>References</i>	Amount of the assets involved in the services provided
			<i>Annex V.Part 2.117(g)</i>
			010
010	<b>Asset management [by type of customer]</b>	<i>Annex V.Part 2.117(a)</i>	
020	Collective investment		
030	Pension funds		
040	Customer portfolios managed on a discretionary basis		
050	Other investment vehicles		
060	<b>Custody assets [by type of customer]</b>	<i>Annex V.Part 2.117(b)</i>	
070	Collective investment		
080	Other		
090	Of which: entrusted to other entities		
100	<b>Central administrative services for collective investment</b>	<i>Annex V.Part 2.117(c)</i>	
110	<b>Fiduciary transactions</b>	<i>Annex V.Part 2.117(d)</i>	
120	<b>Payment services</b>	<i>Annex V.Part 2.117(e)</i>	
130	<b>Customer resources distributed but not managed [by type of product]</b>	<i>Annex V.Part 2.117(f)</i>	
140	Collective investment		
150	Insurance products		
160	Other		



▼ M2

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

30.1 Interests in unconsolidated structured entities

		<i>References</i>	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet items given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V.Part 2.118</i>		<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>		<i>IFRS 12 B26(b)</i>
			010	020	030	040	050	060	070
010	<b>Total</b>								

▼ **M2**

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

By nature of the activities		References	Securitisation Special Purpose Entities	Asset management	Other activities
			CRR art 4(1)(66)	Annex V.Part 2.117(a)	
			Carrying amount		
010	<b>Selected financial assets recognised in the reporting institution's balance sheet</b>	<i>IFRS 12.29(a),(b)</i>			
021	of which: non-performing	<i>Annex V.Part 2. 145-162</i>			
030	Derivatives	<i>IAS 39.9</i>			
040	Equity instruments	<i>IAS 32.11</i>			
050	Debt securities	<i>Annex V.Part 1.24, 26</i>			
060	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
070	<b>Selected equity and financial liabilities recognised in the reporting institution's balance sheet</b>	<i>IFRS 12.29(a),(b)</i>			
080	Equity instruments issued	<i>IAS 32.4</i>			
090	Derivatives	<i>IAS 39.9, AG 15 (a)</i>			
100	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
110	Debt securities issued	<i>Annex V.Part 1.31</i>			
			<b>Nominal amount</b>		
120	<b>Off-balance sheet items given by the reporting institution</b>	<i>IFRS 12.B26.(e)</i>			
131	of which: non-performing	<i>Annex V.Part 2. 145-162</i>			

▼ M2

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

		References	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d),(e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
	<i>Annex V.Part 2.120</i>	010	020	030	040	050	
010	<b>Selected financial assets</b>	<i>IAS 24.18(b)</i>					
020	Equity instruments	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.24, 26</i>					
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
050	of which: Impaired financial assets						

		References	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			IAS 24.19(a),(b)	IAS 24.19(c); Annex V.Part 2.120	IAS 24.19(d),(e); Annex V.Part 2.120	IAS 24.19(f)	IAS 24.19(g)
		Annex V.Part 2.120	010	020	030	040	050
060	<b>Selected financial liabilities</b>	IAS 24.18(b)					
070	Deposits	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30					
080	Debt securities issued	Annex V.Part 1.31					
090	<b>Nominal amount of loan commitments, financial guarantees and other commitments given</b>	IAS 24.18(b); Annex V.Part 2.62					
100	of which: defaulted	IAS 24.18(b); Annex V.Part 2.61					

		References	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d),(e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
		<i>Annex V.Part 2.120</i>	010	020	030	040	050
110	<b>Loan commitments, financial guarantees and other commitments received</b>	<i>IAS 24.18(b); Annex V.Part 2.63, 121</i>					
120	<b>Notional amount of derivatives</b>	<i>Annex V.Part 2.70-71</i>					
130	<b>Allowances and provisions for impaired debt instruments, defaulted guarantees and defaulted commitments [To be replaced by "Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures" when reporting of non-performing exposures would be final]</b>	<i>IAS 24.18(c)</i>					

▼ M2

31.2 Related parties: expenses and income generated by transactions with

		References	Current period				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d),(e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
		<i>Annex V.Part 2.120</i>	010	020	030	040	050
010	<b>Interest income</b>	<i>IAS 24.18(a); IAS 18.35(b)(iii); Annex V.Part 2.21</i>					
020	<b>Interest expenses</b>	<i>IAS 24.18(a); IAS 1.97; Annex V.Part 2.21</i>					
030	<b>Dividend income</b>	<i>IAS 24.18(a); IAS 18.35(b)(v); Annex V.Part 2.28</i>					
040	<b>Fee and commission income</b>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					

		References	Current period				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d),(e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
		<i>Annex V.Part 2.120</i>	010	020	030	040	050
050	Fee and commission expenses	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
060	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss	<i>IAS 24.18(a)</i>					
070	Gains or (-) losses on derecognition of non-financial assets	<i>IAS 24.18(a); Annex V.Part 2.122</i>					
080	Increase or (-) decrease during the period in impairment and provisions for impaired debt instruments, defaulted guarantees and defaulted commitments	<i>IAS 24.18(d)</i>					

▼ **M2**40. **Group structure**40.1 **Group structure: "entity-by-entity"**

LEI code	Entity code	Entity name	Entry date	Share capital	Equity of investee	Total assets of investee	Profit or (-) loss of investee
<i>Annex V.Part 2.123, 124(a)</i>	<i>Annex V.Part 2.123, 124(b)</i>	<i>IFRS 12.12(a), 21(a)(i); Annex V.Part 2.123, 124(c)</i>	<i>Annex V.Part 2.123, 124(d)</i>	<i>Annex V.Part 2.123, 124(e)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>
010	020	030	040	050	060	070	080

Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]
<i>IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.123, 124(g)</i>	<i>Annex V.Part 2.123, 124(h)</i>	<i>Annex V.Part 2.123, 124(i)</i>	<i>IFRS 12.21(iv); Annex V.Part 2.123, 124(j)</i>	<i>IFRS 12.21(iv); Annex V.Part 2.123, 124(k)</i>	<i>IFRS 12.10(a)(i); Annex V.Part 2.123, 124(l)</i>	<i>IFRS 12.21(b); Annex V.Part 2.123, 124(m)</i>	<i>CRR art 18; Annex V.Part 2.123, 124(n)</i>
090	095	100	110	120	130	140	150

Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
<i>Annex V.Part 2.123, 124(o)</i>	<i>Annex V.Part 2.123, 124(p)</i>	<i>Annex V.Part 2.123, 124(q)</i>	<i>IFRS 12.21(b)(iii); Annex V.Part 2.123, 124(r)</i>
160	170	180	190



▼ M2

## 40.2 Group structure: "instrument-by-instrument"

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
<i>Annex V.Part 2.125(a)</i>	<i>Annex V.Part 2.124(b), 125(c)</i>		<i>Annex V.Part 2.125(b)</i>		<i>Annex V.Part 2.124(j), 125(c)</i>	<i>Annex V.Part 2.124(o), 125(c)</i>	<i>Annex V.Part 2.124(p), 125(c)</i>
010	020	030	040	050	060	070	080

## 41. Fair value

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

ASSETS	References	Fair value	Fair value hierarchy <i>IFRS 13.93(b), BC216</i>		
		<i>IFRS 7.25-26</i>	Level 1 <i>IFRS 13.76</i>	Level 2 <i>IFRS 13.81</i>	Level 3 <i>IFRS 13.86</i>
		010	020	030	040
010	<b>Loans and receivables</b> <i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>				
020	Debt securities <i>Annex V.Part 1.24, 26</i>				
030	Loans and advances <i>Annex V.Part 1.24, 27</i>				
040	<b>Held-to-maturity investments</b> <i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>				
050	Debt securities <i>Annex V.Part 1.24, 26</i>				
060	Loans and advances <i>Annex V.Part 1.24, 27</i>				
<b>LIABILITIES</b>					
070	<b>Financial liabilities measured at amortised cost</b> <i>IFRS 7.8(f); IAS 39.47</i>				
080	Deposits <i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>				
090	Debt securities issued <i>Annex V.Part 1.31</i>				
100	Other financial liabilities <i>Annex V.Part 1.32-34</i>				

▼ **M2****41.2 Use of the Fair Value Option**

	Financial instruments designated at fair value through profit or loss	References	Carrying amount		
			Accounting mismatch	Evaluation on a fair value basis	Hybrid contracts
			<i>IAS 39.9b(i)</i>	<i>IAS 39.9b(ii)</i>	<i>IAS 39.11A-12</i>
	<i>IFRS 7.B5(a)</i>		010	020	030
	ASSETS				
010	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IAS 39.9</i>			
020	Equity Instruments	<i>IAS 32.11</i>			
030	Debt securities	<i>Annex V.Part 1.24, 26</i>			
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
<b>LIABILITIES</b>					
050	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8(e)(i); IAS 39.9</i>			
060	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
070	Debt securities issued	<i>Annex V.Part 1.31</i>			
080	Other financial liabilities	<i>Annex V.Part 1.32-34</i>			

**41.3 Hybrid financial instruments not designated at fair value through profit or loss**

	Rest of separable hybrid contracts [not designated at fair value through profit or loss]	References	Carrying amount
	FINANCIAL ASSETS		010
010	<b>Financial assets held for trading</b>	<i>IAS 39.9; Annex V.Part 2.129</i>	
020	<b>Available-for-sale [Host contracts]</b>	<i>IAS 39.11; Annex V.Part 2.130</i>	
030	<b>Loans and receivables [Host contracts]</b>	<i>IAS 39.11; Annex V.Part 2.130</i>	

▼ **M2**

	Rest of separable hybrid contracts [not designated at fair value through profit or loss]	<i>References</i>	Carrying amount
	FINANCIAL ASSETS		010
040	<b>Held-to-maturity investments [Host contracts]</b>	<i>IAS 39.11; Annex V.Part 2.130</i>	
<b>FINANCIAL LIABILITES</b>			
050	<b>Financial liabilities held for trading</b>	<i>IAS 39.9; Annex V.Part 2.129</i>	
060	<b>Financial liabilities measured at amortized cost [Host contracts]</b>	<i>IAS 39.11; Annex V.Part 2.130</i>	

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

		<i>References</i>	Carrying amount
			010
010	<b>Property plant and equipment</b>	<i>IAS 16.6; IAS 16.29; IAS 1.54(a)</i>	
020	Revaluation model	<i>IAS 16.31, 73(a),(d)</i>	
030	Cost model	<i>IAS 16.30, 73(a),(d)</i>	
040	<b>Investment property</b>	<i>IAS 40.5, 30; IAS 1.54(b)</i>	
050	Fair value model	<i>IAS 40.33-55, 76</i>	
060	Cost model	<i>IAS 40.56, 79(c)</i>	
070	<b>Other intangible assets</b>	<i>IAS 38.8, 118, 122; Annex V.Part 2.132</i>	
080	Revaluation model	<i>IAS 38.75-87, 124(a)(ii)</i>	
090	Cost model	<i>IAS 38.74</i>	

## 43. Provisions

		References	Carrying amount							
			Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Commitments and guarantees given	Other provisions	Total	
			<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	<i>IAS 37.70-83</i>	<i>IAS 37.App C.6-10</i>	<i>IAS 37.App C.9; IAS 39.2(h), 47(c)(d), BC 15, AG 4</i>	<i>IAS 37.14</i>		
			010	020	030	040	050	060	070	
010	<b>Opening balance [carrying amount at the beginning of the period]</b>	<i>IAS 37.84 (a)</i>								
020	Additions, including increases in existing provisions	<i>IAS 37.84 (b)</i>								
030	(-) Amounts used	<i>IAS 37.84 (c)</i>								
040	(-) Unused amounts reversed during the period	<i>IAS 37.84 (d)</i>								
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate	<i>IAS 37.84 (e)</i>								
060	Other movements									
070	<b>Closing balance [carrying amount at the end of the period]</b>	<i>IAS 37.84 (a)</i>								

▼ **M2****44. Defined benefit plans and employee benefits****44.1 Components of net defined benefit plan assets and liabilities**

		<i>References</i>	<b>Amount</b>
			010
010	<b>Fair value of defined benefit plan assets</b>	<i>IAS 19.140(a)(i), 142</i>	
020	Of which: Financial instruments issued by the institution	<i>IAS 19.143</i>	
030	Equity instruments	<i>IAS 19.142(b)</i>	
040	Debt instruments	<i>IAS 19.142(c)</i>	
050	Real estate	<i>IAS 19.142(d)</i>	
060	Other defined benefit plan assets		
070	<b>Present value of defined benefit obligations</b>	<i>IAS 19.140(a)(ii)</i>	
080	<b>Effect of the asset ceiling</b>	<i>IAS 19.140(a)(iii)</i>	
090	<b>Net defined benefit assets [Carrying amount]</b>	<i>IAS 19.63; Annex V.Part 2.136</i>	
100	<b>Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]</b>	<i>IAS 19.63, IAS 1.78(d); Annex V.Part 2.7</i>	
110	<b>Memo item: Fair value of any right to reimbursement recognised as an asset</b>	<i>IAS 19.140(b)</i>	

**44.2 Movements in defined benefit obligations**

		<i>References</i>	<b>Defined benefit obligations</b>
			010
010	<b>Opening balance [present value]</b>	<i>IAS 19.140(a)(ii)</i>	
020	Current service cost	<i>IAS 19.141(a)</i>	
030	Interest cost	<i>IAS 19.141(b)</i>	
040	Contributions paid	<i>IAS 19.141(f)</i>	

▼ **M2**

		<i>References</i>	Defined benefit obligations
			010
050	Actuarial (-) gains or losses from changes in demographic assumptions	<i>IAS 19.141(c)(ii)</i>	
060	Actuarial (-) gains or losses from changes in financial assumptions	<i>IAS 19.141(c)(iii)</i>	
070	Foreign currency exchange increase or (-) decrease	<i>IAS 19.141(e)</i>	
080	Benefits paid	<i>IAS 19.141(g)</i>	
090	Past service cost, including gains and losses arising from settlements	<i>IAS 19.141(d)</i>	
100	Increase or (-) decrease through business combinations and disposals	<i>IAS 19.141(h)</i>	
110	Other increases or (-) decreases		
120	<b>Closing balance [present value]</b>	<i>IAS 19.140(a)(ii); Annex V.Part 2.138</i>	

## 44.3 Memo items [related to staff expenses]

		<i>References</i>	Current period
			010
010	<b>Pension and similar expenses</b>	<i>Annex V.Part 2.139(a)</i>	
020	<b>Share based payments</b>	<i>IFRS 2.44; Annex V.Part 2.139(b)</i>	

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

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

		<i>References</i>	Current period	Changes in fair value due to credit risk
			010	020
010	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		
020	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		

▼ M2

		<i>References</i>	Current period	Changes in fair value due to credit risk
			010	020
030	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>IFRS 7.20(a)(i)</i>		

## 45.2 Gains or losses on derecognition of non-financial assets other than held for sale

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

## 45.3 Other operating income and expenses

		<i>References</i>	Income	Expenses
			010	020
010	<b>Changes in fair value in tangible assets measured using the fair value model</b>	<i>IAS 40.76(d); Annex V.Part 2.141</i>		
020	<b>Investment property</b>	<i>IAS 40.75(f); Annex V.Part 2.141</i>		
030	<b>Operating leases <u>other than investment property</u></b>	<i>IAS 17.50, 51, 56(b); Annex V.Part 2.142</i>		
040	<b>Other</b>	<i>Annex V.Part 2.143</i>		
050	<b>OTHER OPERATING INCOME OR EXPENSES</b>	<i>Annex V.Part 2.141-142</i>		

▼ **M3**

46. Statement of changes in equity

Sources of equity changes		References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves
			<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.15-16</i>	<i>IAS 1.106; Annex V.Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>
			010	020	030	040	050	060	070
010	<b>Opening balance [before restatement]</b>								
020	Effects of corrections of errors	<i>IAS 1.106.(b); IAS 8.42</i>							
030	Effects of changes in accounting policies	<i>IAS 1.106.(b); IAS 1.106; IAS 8.22</i>							
040	<b>Opening balance [current period]</b>								
050	Issuance of ordinary shares	<i>IAS 1.106.(d).(iii)</i>							
060	Issuance of preference shares	<i>IAS 1.106.(d).(iii)</i>							
070	Issuance of other equity instruments	<i>IAS 1.106.(d).(iii)</i>							
080	Exercise or expiration of other equity instruments issued	<i>IAS 1.106.(d).(iii)</i>							



## ▼ M3

Sources of equity changes		References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves
			<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.15-16</i>	<i>IAS 1.106; Annex V, Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>
			010	020	030	040	050	060	070
090	Conversion of debt to equity	<i>IAS 1.106.(d).(iii)</i>							
100	Capital reduction	<i>IAS 1.106.(d).(iii)</i>							
110	Dividends	<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6</i>							
120	Purchase of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							
130	Sale or cancellation of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							
140	Reclassification of financial instruments from equity to liability	<i>IAS 1.106.(d).(iii)</i>							
150	Reclassification of financial instruments from liability to equity	<i>IAS 1.106.(d).(iii)</i>							

▼ M3

Sources of equity changes		References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves
			<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.15-16</i>	<i>IAS 1.106; Annex V, Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>
			010	020	030	040	050	060	070
160	Transfers among components of equity	<i>IAS 1.106.(d).(iii)</i>							
170	Equity increase or (-) decrease resulting from business combinations	<i>IAS 1.106.(d).(iii)</i>							
180	Share based payments	<i>IAS 1.106.(d).(iii); IFRS 2.10</i>							
190	Other increase or (-) decrease in equity	<i>IAS 1.106.(d)</i>							
200	Total comprehensive income for the year	<i>IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.1G6</i>							
210	<b>Closing balance [current period]</b>								

Sources of equity changes		References	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
							Accumulated Other Comprehensive Income	Other items	
080	090	100	110	120	130	140			
010	Opening balance [before restatement]								
020	Effects of corrections of errors	IAS 1.106.(b); IAS 8.42							
030	Effects of changes in accounting policies	IAS 1.106.(b); IAS 1.IG6; IAS 8.22							
040	Opening balance [current period]								
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)							
060	Issuance of preference shares	IAS 1.106.(d).(iii)							
070	Issuance of other equity instruments	IAS 1.106.(d).(iii)							
080	Exercise or expiration of other equity instruments issued	IAS 1.106.(d).(iii)							

Sources of equity changes		References	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
							Accumulated Other Comprehensive Income	Other items	
080	090	100	110	120	130	140			
090	Conversion of debt to equity	<i>IAS 1.106.(d).(iii)</i>							
100	Capital reduction	<i>IAS 1.106.(d).(iii)</i>							
110	Dividends	<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6</i>							
120	Purchase of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							
130	Sale or cancellation of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							
140	Reclassification of financial instruments from equity to liability	<i>IAS 1.106.(d).(iii)</i>							
150	Reclassification of financial instruments from liability to equity	<i>IAS 1.106.(d).(iii)</i>							

Sources of equity changes		References	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
							Accumulated Other Comprehensive Income	Other items	
080	090	100	110	120	130	140			
160	Transfers among components of equity	<i>IAS 1.106.(d).(iii)</i>							
170	Equity increase or (-) decrease resulting from business combinations	<i>IAS 1.106.(d).(iii)</i>							
180	Share based payments	<i>IAS 1.106.(d).(iii); IFRS 2.10</i>							
190	Other increase or (-) decrease in equity	<i>IAS 1.106.(d)</i>							
200	Total comprehensive income for the year	<i>IAS 1.106.(d).(i)-(ii); IAS 1.81A.(e); IAS 1.IG6</i>							
210	<b>Closing balance [current period]</b>								

## REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>PART 1 [QUARTERLY FREQUENCY]</b>
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
3	F 03.00	<b>Statement of comprehensive income</b>
		<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	F 04.02	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	F 04.03	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	F 04.04	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	F 04.05	Subordinated financial assets
4.6	F 04.06	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	F 04.07	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	F 04.08	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	F 04.09	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4.10	F 04.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
5	F 05.00	<b>Breakdown of loans and advances by product</b>
6	F 06.00	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
7	F 07.00	<b>Financial assets subject to impairment that are past due or impaired</b> <b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities <b>Loan commitments, financial guarantees and other commitments</b>
9.1	F 09.01	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	<b>Derivatives - Trading</b> <b>Derivatives - Hedge accounting</b>
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.2	F 11.02	Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk
12	F 12.00	<b>Movements in allowances for credit losses and impairment of equity instruments</b> <b>Collateral and guarantees received</b>
13.1	F 13.01	Breakdown of loans and advances by collateral and guarantees
13.2	F 13.02	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	F 13.03	Collateral obtained by taking possession [tangible assets] accumulated
14	F 14.00	<b>Fair value hierarchy: financial instruments at fair value</b>
15	F 15.00	<b>Derecognition and financial liabilities associated with transferred financial assets</b>

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>Breakdown of selected statement of profit or loss items</b>
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading by risk
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on financial and non-financial assets
		<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	F 18.00	<b>Performing and non-performing exposures</b>
19	F 19.00	<b>Forborne exposures</b>
		<b>PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
		<b>Geographical breakdown</b>
20.1	F 20.01	Geographical breakdown of assets by location of the activities
21	F 21.00	<b>Tangible and intangible assets: assets subject to operating lease</b>
		<b>Asset management, custody and other service functions</b>
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided



FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
<b>PART 3 [SEMI-ANNUAL]</b>		
<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>		
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
<b>Related parties</b>		
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
<b>PART 4 [ANNUAL]</b>		
<b>Group structure</b>		
40.1	F 40.1	Group structure: "entity-by-entity"
40.2	F 40.02	Group structure: "instrument-by-instrument"
<b>Fair value</b>		
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
41.3	F 41.03	Hybrid financial instruments not designated at fair value through profit or loss
42	F 42.00	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	F 43.00	<b>Provisions</b>
<b>Defined benefit plans and employee benefits</b>		
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Memo items [related to staff expenses]

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FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>Breakdown of selected items of statement of profit or loss</b>
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale
45.3	F 45.03	Other operating income and expenses
46	F 46.00	<b>Statement of changes in equity</b>

COLOUR CODE IN TEMPLATES:



Parts for National GAAP reporters

Cell not to be submitted for reporting institutions subject to the relevant accounting framework

▼ **M2**

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

## 1.1 Assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
040	Other demand deposits		<i>Annex V.Part 2.3</i>	5	
050	<b>Financial assets held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>	10	
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
091	<b>Trading financial assets</b>	<i>Annex V.Part 1.15</i>			
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>			
093	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					010
094	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
095	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	4	
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
140	<b>Available-for-sale financial assets</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>	4	
150	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (4)</i>		4	
172	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					010
173	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
174	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		4	
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>4th Directive art 42a(1); art 42c (2)</i>		4	
176	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	
177	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
178	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		4	
180	<b>Loans and receivables</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	4	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
210	<b>Held-to-maturity investments</b>	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	4	
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					010
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
231	<b>Non-trading debt instruments measured at a cost-based method</b>	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part1.16</i>		4	
232	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
234	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 35-37; Annex V.Part 1.17</i>		4	
235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	
236	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
240	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>	11	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					010
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 4.Assets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	4, 40	
270	<b>Tangible assets</b>	<i>BAD art 4.Assets(10)</i>			
280	Property, Plant and Equipment		<i>IAS 16.6; IAS 1.54(a)</i>	21, 42	
290	Investment property		<i>IAS 40.5; IAS 1.54(b)</i>	21, 42	
300	<b>Intangible assets</b>	<i>BAD art 4.Assets(9); CRR art 4(115)</i>	<i>IAS 1.54(c); CRR art 4(115)</i>		
310	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(113)</i>	<i>IFRS 3.B67(d); CRR art 4(113)</i>		
320	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118</i>	21, 42	
330	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>		
340	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>		
350	Deferred tax assets	<i>4th Directive art 43(1)(11); CRR art 4(106)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(106)</i>		
360	<b>Other assets</b>	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>		
370	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>		
380	<b>TOTAL ASSETS</b>	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>		

## ▼ M2

## 1.2 Liabilities

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
010	<b>Financial liabilities held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	8	
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>	10	
030	Short positions		<i>IAS 39.AG 15(b)</i>	8	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	8	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
061	<b>Trading financial liabilities</b>	<i>4th Directive art 42a(3)</i>		8	
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		8	
063	Short positions			8	
064	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		8	
065	Debt securities issued	<i>Annex V.Part 1.31</i>		8	



## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		8	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	8	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
110	<b>Financial liabilities measured at amortised cost</b>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>	8	
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>4th Directive art 42a(3)</i>		8	
142	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		8	
143	Debt securities issued	<i>Annex V.Part 1.31</i>		8	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		8	
150	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.23</i>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	11	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>4th Directive art 42a(5), (5a); IAS 39.89A(b)</i>	<i>IAS 39.89A(b)</i>		
170	<b>Provisions</b>	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	43	
175	Funds for general banking risks [if presented within liabilities]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 2.12</i>			
180	Pensions and other post employment defined benefit obligations	<i>Annex V.Part 2.7</i>	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>	43	
190	Other long term employee benefits	<i>Annex V.Part 2.8</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	43	
200	Restructuring		<i>IAS 37.71, 84(a)</i>	43	
210	Pending legal issues and tax litigation		<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
220	Commitments and guarantees given	<i>BAD art 24-25, 33(1)</i>	<i>IAS 37.Appendix C.9</i>	43	
230	Other provisions			43	

▼ **M2**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
240	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>		
250	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>		
260	Deferred tax liabilities	<i>4th Directive art 43(1)(11); CRR art 4(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(108)</i>		
270	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>		
280	<b>Other liabilities</b>	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>		
290	<b>Liabilities included in disposal groups classified as held for sale</b>		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11</i>		
300	<b>TOTAL LIABILITIES</b>		<i>IAS 1.9(b); IG 6</i>		

## ▼ M3

## 1.3 Equity

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
010	<b>Capital</b>	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>IAS 1.54(r), BAD art 22</i>	46	
020	Paid up capital	<i>BAD art 4.Liabilities(9)</i>	<i>IAS 1.78(e)</i>		
030	Unpaid capital which has been called up	<i>BAD art 4.Liabilities(9)</i>	<i>IAS 1.78(e); Annex V.Part 2.14</i>		
040	<b>Share premium</b>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>IAS 1.78(e); CRR art 4(124)</i>	46	
050	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.15-16</i>	<i>Annex V.Part 2.15-16</i>	46	
060	Equity component of compound financial instruments	<i>4th Directive art 42a(5a); Annex V.Part 2.15</i>	<i>IAS 32.28-29; Annex V.Part 2.15</i>		
070	Other equity instruments issued	<i>Annex V.Part 2.16</i>	<i>Annex V.Part 2.16</i>		
080	<b>Other equity</b>	<i>Annex V.Part 2.17</i>	<i>IFRS 2.10; Annex V.Part 2.17</i>		
090	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(100)</i>	<i>CRR art 4(100)</i>	46	
095	Items that will not be reclassified to profit or loss		<i>IAS 1.82A(a)</i>		
100	<i>Tangible assets</i>		<i>IAS 16.39-41</i>		
110	<i>Intangible assets</i>		<i>IAS 38.85-87</i>		
120	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>		<i>IAS 1.7</i>		

## ▼M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
122	<i>Non-current assets and disposal groups classified as held for sale</i>		<i>IFRS 5.38, IG Example 12</i>		
124	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>		<i>IAS 1.82(h); IAS 28.11</i>		
128	Items that may be reclassified to profit or loss		<i>IAS 1.82A(b)</i>		
130	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>IAS 39.102(a)</i>		
140	<i>Foreign currency translation</i>	<i>BAD art 39(6)</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>		
150	<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>IFRS 7.23(c); IAS 39.95-101</i>		
160	<i>Available-for-sale financial assets</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>IFRS 7.20(a)(ii); IAS 39.55(b)</i>		
170	<i>Non-current assets and disposal groups classified as held for sale</i>		<i>IFRS 5.38, IG Example 12</i>		
180	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>		<i>IAS 1.82(h); IAS 28.11</i>		
190	<b>Retained earnings</b>	<i>BAD art 4.Liabilities(13); CRR art 4(123)</i>	<i>CRR art 4(123)</i>		
200	<b>Revaluation reserves</b>	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.30, D5-D8; Annex V.Part 2.18</i>		
201	Tangible assets	<i>4th Directive art 33(1)(c)</i>			

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
202	Equity instruments	<i>4th Directive art 33(1)(c)</i>			
203	Debt securities	<i>4th Directive art 33(1)(c)</i>			
204	Other	<i>4th Directive art 33(1)(c)</i>			
205	<b>Fair value reserves</b>	<i>4th Directive art 42a(1)</i>			
206	Hedge of net investments in foreign operations	<i>4th Directive art 42a(1); art 42c(1)(b)</i>			
207	Hedging derivatives.Cash flow hedges	<i>4th Directive art 42a(1); art 42c(1)(a); CRR article 30(a)</i>			
208	Hedging derivatives. Other hedges	<i>4th Directive art 42a(1); art 42c(1)(a)</i>			
209	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>			
210	<b>Other reserves</b>	<i>BAD art 4 Liabilities(11)-(13)</i>	<i>IAS 1.54; IAS 1.78(e)</i>		
215	Funds for general banking risks [if presented within equity]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 1.38</i>			

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>4th Directive art 59.4; Annex V.Part 2.19</i>	<i>IAS 28.11; Annex V.Part 2.19</i>		
230	Other	<i>Annex V.Part 2.19</i>	<i>Annex V.Part 2.19</i>		
235	<b>First consolidation differences</b>	<i>7th Directive 19(1)(c)</i>			
240	<b>(-) Treasury shares</b>	<i>4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	46	
250	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD art 4.Liabilities(14)</i>	<i>IAS 27.28; IAS 1.81B (b)(ii)</i>	2	
260	<b>(-) Interim dividends</b>	<i>CRR Article 26(2b)</i>	<i>IAS 32.35</i>		
270	<b>Minority interests [Non-controlling interests]</b>	<i>7th Directive art 21</i>	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>		
280	Accumulated Other Comprehensive Income	<i>CRR art 4(100)</i>	<i>IAS 27.27-28; CRR art 4(100)</i>	46	
290	Other items		<i>IAS 27.27-28</i>	46	
300	<b>TOTAL EQUITY</b>		<i>IAS 1.9(c), IG 6</i>	46	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>		

▼ **M2****2. Statement of profit or loss**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
010	<b>Interest income</b>	<i>BAD art 27.Vertical layout(1); Annex V.Part 2.21</i>	<i>IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21</i>	16	
020	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
030	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e)</i>		
040	Available-for-sale financial assets		<i>IFRS 7.20(b); IAS 39.55(b); IAS 39.9</i>		
050	Loans and receivables		<i>IFRS 7.20(b); IAS 39.9, 39.46(a)</i>		
060	Held-to-maturity investments		<i>IFRS 7.20(b); IAS 39.9, 39.46(b)</i>		
070	Derivatives - Hedge accounting, interest rate risk		<i>IAS 39.9; Annex V.Part 2.23</i>		
080	Other assets		<i>Annex V.Part 2.25</i>		
090	<b>(Interest expenses)</b>	<i>BAD art 27.Vertical layout(2); Annex V.Part 2.21</i>	<i>IAS 1.97; Annex V.Part 2.21</i>	16	



## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
100	(Financial liabilities held for trading)		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
110	(Financial liabilities designated at fair value through profit or loss)		<i>IFRS 7.20(a)(i), B5(e)</i>		
120	(Financial liabilities measured at amortised cost)		<i>IFRS 7.20(b); IAS 39.47</i>		
130	(Derivatives - Hedge accounting, interest rate risk)		<i>IAS 39.9; Annex V.Part 2.23</i>		
140	(Other liabilities)		<i>Annex V.Part 2.26</i>		
150	<b>(Expenses on share capital repayable on demand)</b>		<i>IFRIC 2.11</i>		
160	<b>Dividend income</b>	<i>BAD art 27.Vertical layout(3); Annex V.Part 2.28</i>	<i>IAS 18.35(b)(v); Annex V.Part 2.28</i>		
170	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e)</i>		
180	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e); IAS 39.9</i>		
190	Available-for-sale financial assets		<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
200	<b>Fee and commission income</b>	<i>BAD art 27.Vertical layout(4)</i>	<i>IFRS 7.20(c)</i>	22	
210	<b>(Fee and commission expenses)</b>	<i>BAD art 27.Vertical layout(5)</i>	<i>IFRS 7.20(c)</i>	22	
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a) (ii-v); Annex V.Part 2.97</i>	16	
230	Available-for-sale financial assets		<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		
240	Loans and receivables		<i>IFRS 7.20(a)(iv); IAS 39.9, 39.56</i>		
250	Held-to-maturity investments		<i>IFRS 7.20(a)(iii); IAS 39.9, 39.56</i>		
260	Financial liabilities measured at amortised cost		<i>IFRS 7.20(a)(v); IAS 39.56</i>		
270	Other				
280	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16	
285	<b>Gains or (-) losses on trading financial assets and liabilities, net</b>	<i>BAD art 27.Vertical layout(6)</i>		16	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
290	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16, 45	
295	<b>Gains or (-) losses on non-trading financial assets and liabilities, net</b>	<i>BAD art 27.Vertical layout(6)</i>		16	
300	<b>Gains or (-) losses from hedge accounting, net</b>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>IFRS 7.24; Annex V.Part 2.30</i>	16	
310	<b>Exchange differences [gain or (-) loss], net</b>	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
320	<b>Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>			
330	<b>Gains or (-) losses on derecognition of non financial assets, net</b>		<i>IAS 1.34</i>	45	
340	<b>Other operating income</b>	<i>BAD art 27.Vertical layout(7); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>	45	
350	<b>(Other operating expenses)</b>	<i>BAD art 27.Vertical layout(10); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>	45	
355	<b>TOTAL OPERATING INCOME, NET</b>				
360	<b>(Administrative expenses)</b>	<i>BAD art 27.Vertical layout(8)</i>			
370	(Staff expenses)	<i>BAD art 27.Vertical layout(8)(a)</i>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
380	(Other administrative expenses)	<i>BAD art 27.Vertical layout(8)(b);</i>			
390	<b>(Depreciation)</b>		<i>IAS 1.102, 104</i>		
400	(Property, Plant and Equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		
410	(Investment Properties)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 40.79(d)(iv)</i>		
415	(Goodwill)	<i>BAD art 27.Vertical layout(9)</i>			
420	(Other intangible assets)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 38.118(e)(vi)</i>		
430	<b>(Provisions or (-) reversal of provisions)</b>		<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	43	
440	(Commitments and guarantees given)	<i>BAD art 27.Vertical layout(11)-(12)</i>			
450	(Other provisions)				
455	<b>(Increases or (-) decreases of the fund for general banking risks, net)</b>	<i>BAD art 38.2</i>			
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>BAD art 35-37</i>	<i>IFRS 7.20(e)</i>	16	
470	(Financial assets measured at cost)		<i>IFRS 7.20(e); IAS 39.66</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
480	(Available- for-sale financial assets)		<i>IFRS 7.20(e); IAS 39.67</i>		
490	(Loans and receivables)		<i>IFRS 7.20(e); IAS 39.63</i>		
500	(Held to maturity investments)		<i>IFRS 7.20(e); IAS 39.63</i>		
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 28.40-43</i>	16	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>		<i>IAS 36.126(a)(b)</i>	16	
530	(Property, plant and equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 16.73(e)(v-vi)</i>		
540	(Investment properties)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d)(v)</i>		
550	(Goodwill)	<i>BAD art 27.Vertical layout(9)</i>	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>		
560	(Other intangible assets)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118 (e)(iv)(v)</i>		
570	(Other)		<i>IAS 36.126 (a)(b)</i>		
580	<b>Negative goodwill recognised in profit or loss</b>	<i>7th Directive art 31</i>	<i>IFRS 3.Appendix B64(n)(i)</i>		
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 1.82(c)</i>		

## ▼ M2

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.27		
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
632	<b>Extraordinary profit or (-) loss after tax</b>	BAD art 27.Vertical layout(21)			
633	Extraordinary profit or loss before tax	BAD art 27.Vertical layout(19)			
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27.Vertical layout(20)			
640	<b>Profit or (-) loss after tax from discontinued operations</b>		IAS 1.82(e); IFRS 5.33(a), 5.33 A		
650	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)		

▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
660	(Tax expense or (-) income related to discontinued operations)		<i>IFRS 5.33 (b)(ii),(iv)</i>		
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>BAD art 27.Vertical layout(23)</i>	<i>IAS 1.81A(a)</i>		
680	Attributable to minority interest [non-controlling interests]		<i>IAS 1.83(a)(i)</i>		
690	Attributable to owners of the parent		<i>IAS 1.81B (b)(ii)</i>		

▼ M2

## 3. Statement of comprehensive income

		<i>References National GAAP compatible IFRS</i>	Current period
			010
010	<b>Profit or (-) loss for the year</b>	<i>IAS 1.7, 81(b), 83(a), IG6</i>	
020	<b>Other comprehensive income</b>	<i>IAS 1.7, 81(b), IG6</i>	
030	<b>Items that will not be reclassified to profit or loss</b>	<i>IAS 1.82A(a)</i>	
040	Tangible assets	<i>IAS 1.7, IG6; IAS 16.39-40</i>	
050	Intangible assets	<i>IAS 1.7; IAS 38.85-86</i>	
060	Actuarial gains or (-) losses on defined benefit pension plans	<i>IAS 1.7, IG6; IAS 19.93A</i>	
070	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
080	Share of other recognised income and expense of entities accounted for using the equity method	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
090	Income tax relating to items that will not be reclassified	<i>IAS 1.91(b); Annex V.Part 2.31</i>	
100	<b>Items that may be reclassified to profit or loss</b>	<i>IAS 1.82A(b)</i>	
110	Hedge of net investments in foreign operations [effective portion]	<i>IAS 39.102(a)</i>	
120	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 39.102(a)</i>	
130	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 39.102(a)</i>	
140	<i>Other reclassifications</i>		
150	Foreign currency translation	<i>IAS 1.7, IG6; IAS 21.52(b)</i>	
160	<i>Translation gains or (-) losses taken to equity</i>	<i>IAS 21.32, 38-47</i>	
170	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 21.48-49</i>	
180	<i>Other reclassifications</i>		



## ▼ M2

		<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
			010
190	Cash flow hedges [effective portion]	<i>IAS 1.7, IG6; IFRS 7.23(c); IAS 39.95(a)-96</i>	
200	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 1.IG6; IAS 39.95(a)-96</i>	
210	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95, IG6; IAS 39.97-101</i>	
220	<i>Transferred to initial carrying amount of hedged items</i>	<i>IAS 1.IG6; IAS 39.97-101</i>	
230	<i>Other reclassifications</i>		
240	Available-for-sale financial assets	<i>IAS 1.7, IG 6; IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
250	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
260	<i>Transferred to profit or loss</i>	<i>IFRS 7.20(a)(ii); IAS 1.7, IAS 1.92-95, IAS 1.IG6; IAS 39.55(b)</i>	
270	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
280	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
290	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 5.38</i>	
300	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IFRS 5.38</i>	
310	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
330	Income tax relating to items that may be reclassified to profit or (-) loss	<i>IAS 1.91(b), IG6; Annex V.Part 2.31</i>	
340	<b>Total comprehensive income for the year</b>	<i>IAS 1.7, 81A(a), IG6</i>	
350	Attributable to minority interest [Non-controlling interest]	<i>IAS 1.83(b)(i), IG6</i>	
360	Attributable to owners of the parent	<i>IAS 1.83(b)(ii), IG6</i>	

▼ **M2**

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

4.1 Financial assets held for trading

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated changes in fair value due to credit risk
					<i>Annex V.Part 2.46</i>
				010	020
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	of which: at cost		<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		

▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				010	Annex V.Part 2.46 020
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		

4.2 Financial assets designated at fair value through profit or loss

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				010	IFRS 7.9 (c); Annex V.Part 2.46 020
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	of which: at cost		<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				<i>IFRS 7.9 (c); Annex V.Part 2.46</i>	
				010	020
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		

▼ M2

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated changes in fair value due to credit risk
				010	IFRS 7.9 (c); Annex V.Part 2.46
				010	020
160	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)		
170	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)		
180	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)		
190	<b>FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	4th Directive art 42a(1), (5a); IAS 39.9	IFRS 7.8(a)(i); IAS 39.9		

4.3 Available-for-sale financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
				010	IAS 39.58-62	Annex V.Part 2.34	Annex V.Part 2.46
				010	020	030	040
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2.Part 2.4-5	IAS 32.11				
020	of which: at cost		IAS 39.46(c)				
030	of which: credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				

## ▼ M2

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
					IAS 39.58-62	Annex V.Part 2.34	Annex V.Part 2.46
				010	020	030	040
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
080	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				

▼ **M2**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
				010	<i>IAS 39.58-62</i>	<i>Annex V.Part 2.34</i>	<i>Annex V.Part 2.46</i>
					020	030	040
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>				
190	<b>AVAILABLE-FOR-SALE FINANCIAL ASSETS</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>				

▼ M2

4.4 Loans and receivables and held-to-maturity investments

				Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>		<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
					<i>Annex V.Part 2.36</i>	<i>Annex V.Part 2.37</i>	<i>Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>	
				010	020	030	040	050	060
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
030	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
090	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						



		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, indi- vidually estimated	Specific allowances for financial assets, collec- tively estimated	Collective allowances for incurred but not reported losses	Carrying amount
					<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58- 59</i>	<i>IAS 39.AG 84- 92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84- 92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84- 92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
						<i>Annex V.Part 2.36</i>	<i>Annex V.Part 2.37</i>	<i>Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
					010	020	030	040	050
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
130	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>						
140	<b>LOANS AND RECEIVABLES</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IAS 39,9 AG 16, AG26; Annex V.Part 1.16</i>						
150	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
160	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
170	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
					<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
						<i>Annex V.Part 2.36</i>	<i>Annex V.Part 2.37</i>	<i>Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
					010	020	030	040	050
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
200	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
210	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
220	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
230	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
240	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
250	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
260	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Unimpaired assets [gross carrying amount]	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Carrying amount
					<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
						<i>Annex V.Part 2.36</i>	<i>Annex V.Part 2.37</i>	<i>Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
				010	020	030	040	050	060
270	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>						
280	<b>HELD-TO-MATURITY</b>	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26</i>						

## 4.5 Subordinated financial assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
010	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
020	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
030	<b>SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS</b>	<i>Annex V.Part 2.40, 54</i>	<i>Annex V.Part 2.40, 54</i>	

▼ **M2**

## 4.6 Trading Financial assets

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		

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

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		
190	<b>NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>4th Directive art 42a(1), (4)</i>		

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

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		
190	<b>NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY</b>	<i>4th Directive art 42a(1); art 42c (2)</i>		



▼ **M2**

## 4.9 Non-trading debt instruments measured at a cost-based method

		<i>References National GAAP based on BAD</i>	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for credit risk	General allowances for credit risk	Carrying amount
				<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	Annex V.Part 2.39
			010	020	030	040	050
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>					
020	Central banks	<i>Annex V.Part 1.35(a)</i>					
030	General governments	<i>Annex V.Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>					
080	Central banks	<i>Annex V.Part 1.35(a)</i>					
090	General governments	<i>Annex V.Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>					

▼ **M2**

		<i>References National GAAP based on BAD</i>	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for credit risk	General allowances for credit risk	Carrying amount
				<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	Annex V.Part 2.39
			010	020	030	040	050
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
130	Households	<i>Annex V.Part 1.35(f)</i>					
140	<b>NON-TRADING DEBT INSTRUMENTS MEASURED AT A COST-BASED METHOD</b>	<i>BAD art 37.1; art 42a(4)(b)</i>					

▼ **M2**4.10 **Other non-trading non-derivative financial assets**

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2.Part 2.4-5	
020	of which: unquoted		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	
070	Central banks	<i>Annex V.Part 1.35(a)</i>	
080	General governments	<i>Annex V.Part 1.35(b)</i>	
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	
130	Central banks	<i>Annex V.Part 1.35(a)</i>	
140	General governments	<i>Annex V.Part 1.35(b)</i>	
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
180	Households	<i>Annex V.Part 1.35(f)</i>	
190	<b>OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS</b>	<i>4th Directive art 42a(1); art 42c(2)</i>	

▼ M2

5. Breakdown of Loan and advances by product

				Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
			<i>References National GAAP compatible IFRS</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
				010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>						
	020	Credit card debt	<i>Annex V.Part 2.41(b)</i>						
	030	Trade receivables	<i>Annex V.Part 2.41(c)</i>						
	040	Finance leases	<i>Annex V.Part 2.41(d)</i>						
	050	Reverse repurchase loans	<i>Annex V.Part 2.41(e)</i>						
	060	Other term loans	<i>Annex V.Part 2.41(f)</i>						
	070	Advances that are not loans	<i>Annex V.Part 2.41(g)</i>						
	080	LOANS AND ADVANCES	<i>Annex V.Part 1.24, 27</i>						
By collateral	090	of which: mortgage loans [Loans collateralized by immovable property]	<i>Annex V.Part 2.41(h)</i>						
	100	of which: other collateralized loans	<i>Annex V.Part 2.41(i)</i>						

				Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
			<i>References National GAAP compatible IFRS</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
				010	020	030	040	050	060
By purpose	110	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>						
	120	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>						
By subordination	130	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>						

## 6. Breakdown of loans and advances to non-financial corporations

			Non-financial corporations			
			<i>References National GAAP compatible IFRS</i>	Gross carrying amount	Of which: non-performing	Accumulated impairment or Accumulated changes in fair value due to credit risk
			<i>References National GAAP based on BAD</i>	<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
				<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
				010	012	020
010	A Agriculture, forestry and fishing	<i>NACE Regulation</i>				
020	B Mining and quarrying	<i>NACE Regulation</i>				
030	C Manufacturing	<i>NACE Regulation</i>				

			Non-financial corporations		
			Gross carrying amount	Of which: non-performing	Accumulated impairment or Accumulated changes in fair value due to credit risk
			<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
			<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2.46</i>
			010	012	020
040	<b>D Electricity, gas, steam and air conditioning supply</b>	<i>NACE Regulation</i>			
050	<b>E Water supply</b>	<i>NACE Regulation</i>			
060	<b>F Construction</b>	<i>NACE Regulation</i>			
070	<b>G Wholesale and retail trade</b>	<i>NACE Regulation</i>			
080	<b>H Transport and storage</b>	<i>NACE Regulation</i>			
090	<b>I Accommodation and food service activities</b>	<i>NACE Regulation</i>			
100	<b>J Information and communication</b>	<i>NACE Regulation</i>			
110	<b>L Real estate activities</b>	<i>NACE Regulation</i>			
120	<b>M Professional, scientific and technical activities</b>	<i>NACE Regulation</i>			
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>			
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>			
150	<b>P Education</b>	<i>NACE Regulation</i>			
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>			
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>			
180	<b>S Other services</b>	<i>NACE Regulation</i>			
190	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.24, 27, 2.42-43</i>			

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**7. Financial assets subject to impairment that are past due or impaired**

			Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated		
			≤ 30 days	^ 30 days ≤ 60 days	^ 60 days ≤ 90 days	^ 90 days ≤ 180days	^ 180 days ≤ 1year	^ 1year				
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48								IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36
			CRR art 4(95); Annex V.Part 2.47-48								CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36
				010	020	030	040	050	060	070	080	
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>									
020	of which: at cost		<i>IAS 39.46(c)</i>									
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									

			Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated		
			≤ 30 days	30 days ≤ 60 days ^	60 days ≤ 90 days ^	90 days ≤ 180days ^	180 days ≤ 1year ^	> 1year				
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48								IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36
			CRR art 4(95); Annex V.Part 2.47-48								CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36
			010	020	030	040	050	060	070	080		
060	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26									
070	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)									
080	General governments	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)									
090	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)									
100	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)									
110	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)									



			References National GAAP compatible IFRS	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated		
				≤ 30 days	30 days ≤ 60 days ^	60 days ≤ 90 days ^	90 days ≤ 180 days ^	180 days ≤ 1 year ^	> 1 year				
				IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48								IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36
				CRR art 4(95); Annex V.Part 2.47-48								CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36
				010	020	030	040	050	060	070	080		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>										
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>										
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>										
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>										
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>										
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>										
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>										

			References National GAAP compatible IFRS	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated		
				≤ 30 days	30 days ≤ 60 days ^	60 days ≤ 90 days ^	90 days ≤ 180 days ^	180 days ≤ 1 year ^	> 1 year				
				IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48								IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36
				CRR art 4(95); Annex V.Part 2.47-48								CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36
				010	020	030	040	050	060			070	080
190	<b>TOTAL</b>												
	<b>Loans and advances by product, by collateral and by subordination</b>												
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>	<i>Annex V.Part 2.41(a)</i>										
210	Credit card debt	<i>Annex V.Part 2.41(b)</i>	<i>Annex V.Part 2.41(b)</i>										
220	Trade receivables	<i>Annex V.Part 2.41(c)</i>	<i>Annex V.Part 2.41(c)</i>										
230	Finance leases	<i>Annex V.Part 2.41(d)</i>	<i>Annex V.Part 2.41(d)</i>										
240	Reverse repurchase loans	<i>Annex V.Part 2.41(e)</i>	<i>Annex V.Part 2.41(e)</i>										

			Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets, individually estimated					
			≤ 30 days	30 days ≤ 60 days ^	60 days ≤ 90 days ^	90 days ≤ 180 days ^	180 days ≤ 1 year ^	> 1 year							
			IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48								IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37(b); Annex V.Part 2.36			
			CRR art 4(95); Annex V.Part 2.47-48								CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36			
		References National GAAP compatible IFRS													
		References National GAAP based on BAD													
								010	020	030	040	050	060	070	080
250	Other term loans	<i>Annex V.Part 2.41(f)</i>	<i>Annex V.Part 2.41(f)</i>												
260	Advances that are not loans	<i>Annex V.Part 2.41(g)</i>	<i>Annex V.Part 2.41(g)</i>												
270	of which: mortgage loans [Loans collateralized by immovable property]	<i>Annex V.Part 2.41(h)</i>	<i>Annex V.Part 2.41(h)</i>												
280	of which: other collateralized loans	<i>Annex V.Part 2.41(i)</i>	<i>Annex V.Part 2.41(i)</i>												
290	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>	<i>Annex V.Part 2.41(j)</i>												
300	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>	<i>Annex V.Part 2.41(k)</i>												
310	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>	<i>Annex V.Part 2.41(l)</i>												

				Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance for banking risks	Accumulated write-offs
			<i>References National GAAP compatible IFRS</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.38</i>				<i>IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50</i>
		<i>References National GAAP based on BAD</i>		<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>BAD art 37.2; CRR art 4(95)</i>	<i>CRR art 4(95); Annex V.Part 2.49-50</i>
				090	100	102	103	104	110
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>						
020	of which: at cost		<i>IAS 39.46(c)</i>						
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						

			<i>References National GAAP compatible IFRS</i>	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance for banking risks	Accumulated write-offs
				<i>IAS 39 AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.38</i>				<i>IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50</i>
				<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>BAD art 37.2; CRR art 4(95)</i>	<i>CRR art 4(95); Annex V.Part 2.49-50</i>
				090	100	102	103	104	110
060	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
080	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance for banking risks	Accumulated write-offs	
				<i>IAS 39 AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.38</i>					<i>IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50</i>
				<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>BAD art 37.2; CRR art 4(95)</i>		<i>CRR art 4(95); Annex V.Part 2.49-50</i>
				090	100	102	103	104	110	
120	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>							
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>							
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>							
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>							
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>							
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>							
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>							

				Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance for banking risks	Accumulated write-offs
			<i>References National GAAP compatible IFRS</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.38</i>				<i>IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50</i>
		<i>References National GAAP based on BAD</i>		<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>BAD art 37.2; CRR art 4(95)</i>	<i>CRR art 4(95); Annex V.Part 2.49-50</i>
				090	100	102	103	104	110
190	<b>TOTAL</b>								
	<b>Loans and advances by product, by collateral and by subordination</b>								
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>	<i>Annex V.Part 2.41(a)</i>						
210	Credit card debt	<i>Annex V.Part 2.41(b)</i>	<i>Annex V.Part 2.41(b)</i>						
220	Trade receivables	<i>Annex V.Part 2.41(c)</i>	<i>Annex V.Part 2.41(c)</i>						
230	Finance leases	<i>Annex V.Part 2.41(d)</i>	<i>Annex V.Part 2.41(d)</i>						
240	Reverse repurchase loans	<i>Annex V.Part 2.41(e)</i>	<i>Annex V.Part 2.41(e)</i>						

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Specific allowances for financial assets, collectively estimated	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance for banking risks	Accumulated write-offs	
				<i>IAS 39 AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39 AG 84-92; Annex V.Part 2.38</i>					<i>IAS 39 AG 84-92; IFRS 7.16,37(b); B5(d); Annex V.Part 2.49-50</i>
				<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>BAD art 37.2; CRR art 4(95)</i>		<i>CRR art 4(95); Annex V.Part 2.49-50</i>
				090	100	102	103	104	110	
250	Other term loans	<i>Annex V.Part 2.41(f)</i>	<i>Annex V.Part 2.41(f)</i>							
260	Advances that are not loans	<i>Annex V.Part 2.41(g)</i>	<i>Annex V.Part 2.41(g)</i>							
270	of which: mortgage loans [Loans collateralized by immovable property]	<i>Annex V.Part 2.41(h)</i>	<i>Annex V.Part 2.41(h)</i>							
280	of which: other collateralized loans	<i>Annex V.Part 2.41(i)</i>	<i>Annex V.Part 2.41(i)</i>							
290	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>	<i>Annex V.Part 2.41(j)</i>							
300	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>	<i>Annex V.Part 2.41(k)</i>							
310	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>	<i>Annex V.Part 2.41(l)</i>							



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8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			010	020	030	034	035	037	040	050	
010	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>								
020	Short positions		<i>IAS 39 AG 15(b)</i>								
030	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
040	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			010	020	030	034	035	037	040	050	
050	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
060	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>								
070	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
080	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
			010	020	030	034	035	037			040	050
090	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 1.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>									
100	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>									
110	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
120	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>									

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			010	020	030	034	035	037	040	050	
130	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
140	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>								
150	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
160	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>								

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
			010	020	030	034	035	037			040	050
170	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>									
180	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>									
190	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>									
200	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>									

				Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
				<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
				<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
				010	020	030	034	035	037			040	050
210	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>										
220	Current accounts / overnight deposits	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>										
230	Deposits with agreed maturity	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>										
240	Deposits redeemable at notice	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>										

				Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
				<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
				<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
				010	020	030	034	035	037			040	050
250	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>										
260	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>										
270	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>										
280	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>										

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting			
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>
			010	020	030	034	035	037	040	050	
290	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>								
300	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>								
320	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								



			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
			010	020	030	034	035	037			040	050
330	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>									
340	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>									
350	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>									
360	<b>Debt securities issued</b>	<i>Annex V.Part 1.31; Annex V.Part 2.52</i>	<i>Annex V.Part 1.31; Annex V.Part 2.52</i>									

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
			010	020	030	034	035	037			040	050
370	Certificates of deposits	<i>Annex V.Part 2.52(a)</i>	<i>Annex V.Part 2.52(a)</i>									
380	Asset-backed securities	<i>CRR art 4(61)</i>	<i>CRR art 4(61)</i>									
390	Covered bonds	<i>CRR art 129(1)</i>	<i>CRR art 129(1)</i>									
400	Hybrid contracts	<i>Annex V.Part 2.52(d)</i>	<i>IAS 39.10-11, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)</i>									

			Carrying amount						Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
			<i>IFRS 7.8(e)(ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	
			<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>			<i>CRR art 33(1)(b), art 33(1)(c)</i>	<i>ECB/2008/32 art 7(2)</i>
			010	020	030	034	035	037			040	050
410	Other debt securities issued	<i>Annex V.Part 2.52(e)</i>	<i>Annex V.Part 2.52(e)</i>									
420	<i>Convertible compound financial instruments</i>		<i>IAS 32.AG 31</i>									
430	<i>Non-convertible</i>											
440	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>									
450	<b>FINANCIAL LIABILITIES</b>											

▼ **M2**

8.2 Subordinated financial liabilities

			<i>References National GAAP compatible IFRS</i>	Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
				<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>	
				<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3)</i>
			010	020	030	
010	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
020	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>			
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	<i>Annex V.Part 2.53-54</i>	<i>Annex V.Part 2.53-54</i>			

▼ **M2****9. Loan commitments, financial guarantees and other commitments****9.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Nominal amount
				<i>IFRS 7.36(a), B10(c)(d); CRR Annex I; Annex V.Part 2.62</i>
				<i>CRR Annex I; Annex V.Part 2.62</i>
				010
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>	
021	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2. 145-162</i>	
030	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
040	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
050	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
070	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
080	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	
090	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; CRR Annex I; Annex V.Part 2.56, 58</i>	
101	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2. 145-162</i>	
110	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
120	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
130	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
140	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
150	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	

▼ M2

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Nominal amount
				<i>IFRS 7.36(a), B10(c)(d); CRR Annex I; Annex V.Part 2.62</i>
				<i>CRR Annex I; Annex V.Part 2.62</i>
				010
160	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	
181	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2. 145-162</i>	
190	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
200	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
210	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
220	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
230	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
240	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	

▼ M2

9.2 Loan commitments, financial guarantees and other commitments received

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the guarantee that can be considered	Nominal amount
				<i>IFRS 7.36 (b); Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				<i>Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				010	020
010	<b>Loan commitments received</b>	<i>Annex V.Part 2.56-57</i>	<i>IAS 39.2(h), 4(a)(c), BC 15; Annex V.Part 2.56-57</i>		
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
030	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
070	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
080	<b>Financial guarantees received</b>	<i>Annex V.Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; CRR Annex I; Annex V.Part 2.56, 58</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
100	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		

▼ M2

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the guarantee that can be considered	Nominal amount
				<i>IFRS 7.36 (b); Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				<i>Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				010	020
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
140	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
150	<b>Other Commitments received</b>	<i>Annex V.Part 2.56, 59</i>	<i>Annex V.Part 2.56, 59</i>		
160	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
170	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
200	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
210	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		



## ▼ M2

## 10. Derivatives — Trading

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		Mark-to-market [Mark-to-Model] value		Notional amount	
				Financial assets held for trading	Financial liabilities held for trading	Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>			<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
						<i>CRR art 105</i>	<i>CRR art 105</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	022	025	030	040	
010	Interest rate	<i>Annex V.Part 2.67(a)</i>	<i>Annex V.Part 2.67(a)</i>						
020	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
030	OTC options								
040	OTC other								
050	Organized market options								
060	Organized market other								
070	Equity	<i>Annex V.Part 2.67(b)</i>	<i>Annex V.Part 2.67(b)</i>						
080	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
090	OTC options								
100	OTC other								

## ▼ M2

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		Mark-to-market [Mark-to-Model] value		Notional amount	
				Financial assets held for trading	Financial liabilities held for trading	Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>			<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
						<i>CRR art 105</i>	<i>CRR art 105</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
				010	020	022	025	030	040
110	Organized market options								
120	Organized market other								
130	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>	<i>Annex V.Part 2.67(c)</i>						
140	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
150	OTC options								
160	OTC other								
170	Organized market options								
180	Organized market other								
190	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>	<i>Annex V.Part 2.67(d)</i>						
200	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
210	Credit default swap								

▼ M2

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		Mark-to-market [Mark-to-Model] value		Notional amount	
				Financial assets held for trading	Financial liabilities held for trading	Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>			<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
						<i>CRR art 105</i>	<i>CRR art 105</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
				010	020	022	025	030	040
220	Credit spread option								
230	Total return swap								
240	Other								
250	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>	<i>Annex V.Part 2.67(e)</i>						
260	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
270	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>	<i>Annex V.Part 2.67(f)</i>						
280	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
290	<b>DERIVATIVES</b>	<i>CRR Annex II; Annex V.Part 1.15</i>	<i>IAS 39.9</i>						

▼ M2

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		Mark-to-market [Mark-to-Model] value		Notional amount	
				Financial assets held for trading	Financial liabilities held for trading	Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>			<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
						<i>CRR art 105</i>	<i>CRR art 105</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
				010	020	022	025	030	040
300	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>	<i>Annex V.Part 1.35(c), 2.75(a)</i>						
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>	<i>Annex V.Part 1.35(d), 2.75(b)</i>						
320	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>	<i>Annex V.Part 2.75(c)</i>						

▼ **M2**

## 11. Derivatives — Hedge accounting

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

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
010	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>				
020	OTC options					
030	OTC other					
040	Organized market options					
050	Organized market other					
060	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
070	OTC options					
080	OTC other					
090	Organized market options					
100	Organized market other					
110	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
120	OTC options					
130	OTC other					
140	Organized market options					

## ▼ M2

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
150	Organized market other					
160	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
170	Credit default swap					
180	Credit spread option					
190	Total return swap					
200	Other					
210	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
220	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
230	<b>FAIR VALUE HEDGES</b>	<i>IFRS 7.22(b); IAS 39.86(a)</i>				
240	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>				
250	OTC options					
260	OTC other					
270	Organized market options					
280	Organized market other					
290	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
300	OTC options					

## ▼ M2

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
310	OTC other					
320	Organized market options					
330	Organized market other					
340	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
350	OTC options					
360	OTC other					
370	Organized market options					
380	Organized market other					
390	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
400	Credit default swap					
410	Credit spread option					
420	Total return swap					
430	Other					
440	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
450	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
460	<b>CASH FLOW HEDGES</b>	<i>IFRS 7.22(b); IAS 39.86(b)</i>				

## ▼ M2

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
470	<b>HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION</b>	<i>IFRS 7.22(b); IAS 39.86(c)</i>				
480	<b>PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK</b>	<i>IAS 39.89A, IE 1-31</i>				
490	<b>PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK</b>	<i>IAS 39 IG F6 1-3</i>				
500	<b>DERIVATIVES-HEDGE ACCOUNTING</b>	<i>IFRS 7.22(b); IAS 39.9</i>				
510	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
520	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
530	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>				



▼ M2

## 11.2 Derivatives — Hedge accounting under National GAAP: Breakdown by type of risk

By product or by type of market		References National GAAP based on BAD	Notional amount	
			Total Hedging	of which: sold
			<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020
010	<b>Interest rate</b>	<i>Annex V.Part 2.67(a)</i>		
020	OTC options			
030	OTC other			
040	Organized market options			
050	Organized market other			
060	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>		
070	OTC options			
080	OTC other			
090	Organized market options			
100	Organized market other			
110	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>		
120	OTC options			
130	OTC other			
140	Organized market options			
150	Organized market other			
160	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>		
170	Credit default swap			
180	Credit spread option			
190	Total return swap			
200	Other			
210	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>		
220	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>		
230	<b>DERIVATIVES-HEDGE ACCOUNTING</b>			
240	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>		
250	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>		
260	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>		

## 12. Movements in allowances for credit losses and impairment of equity instruments

		<i>References National GAAP CRR article 428(i)</i>	<i>References National GAAP compatible IFRS IFRS 7.16, B5 (d); CRR article 428(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>	
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>	
				010	020	030	040	050	060	070	080	090
010	<b>Equity instruments</b>											
020	<b>Specific allowances for financial assets, individually estimated</b>	<i>CRR art 4(95); Annex V.Part 2.36</i>	<i>IAS 39.63-70, AG 84-92; IFRS 7.37 (b); Annex V.Part 2.36</i>									
030	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									
040	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
050	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
060	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									

		<i>References National GAAP</i> CRR article 428(i)	<i>References National GAAP compatible IFRS</i> IFRS 7.16, B5 (d); CRR article 428(i)	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
				010	020	030	040	050	060	070	080	090
070	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
080	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
090	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									
100	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
110	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
120	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									

		<i>References National GAAP</i> CRR article 4.28(i)	<i>References National GAAP compatible IFRS</i> IFRS 7.16, B5 (d); CRR article 4.28(i)	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>	
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>	
				010	020	030	040	050	060	070	080	090
130	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
140	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
150	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>									
160	<b>Specific allowances for financial assets, collectively estimated</b>	<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>IAS 39.59, 64; Annex V.Part 2.37</i>									
170	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									

		<i>References National GAAP</i> CRR article 428(i)	<i>References National GAAP compatible IFRS</i> IFRS 7.16, B5 (d); CRR article 428(i)	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
				010	020	030	040	050	060	070	080	090
180	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
190	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
200	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									
210	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
220	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
230	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									

		<i>References National GAAP</i> <i>CRR article 428(i)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.16, B5 (d); CRR article 428(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
				010	020	030	040	050	060	070	080	090
240	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
250	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
260	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									
270	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
280	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
290	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>									

		<i>References National GAAP</i> CRR article 428(i)	<i>References National GAAP compatible IFRS</i> IFRS 7.16, B5 (d); CRR article 428(i)	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
				010	020	030	040	050	060	070	080	090
300	<b>Collective allowances for incurred but not reported losses on financial assets</b>	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>IAS 39.59, 64; Annex V.Part 2.38</i>									
310	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									
320	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									
330	<b>Specific allowances for credit risk</b>	<i>CRR art 428 (g)(ii)</i>										
340	Debt securities	<i>Annex V.Part 1.26</i>										
350	Central banks	<i>Annex V.Part 1.35(a)</i>										

		<i>References National GAAP</i> <i>CRR article 4.28(i)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.16, B5 (d); CRR article 4.28(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				010	020	030	040	050	060	070	080	090
360	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>										
370	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>										
380	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>										
390	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>										
400	<i>Loans and advances</i>	<i>Annex V.Part 1.17</i>										
410	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>										



		<i>References National GAAP</i> <i>CRR article 4.28(i)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.16, B5 (d); CRR article 4.28(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				010	020	030	040	050	060	070	080	090
420	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>										
430	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>										
440	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>										
450	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>										
460	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>										
470	<b>General allowances for credit risk</b>	<i>CRR art 4(95)</i>										

		<i>References National GAAP</i> <i>CRR article 428(i)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.16, B5 (d); CRR article 428(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against allowances	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>				<i>Annex V.Part 2.78</i>		
				010	020	030	040	050	060	070	080	090
480	Debt securities	<i>Annex V.Part 1.26</i>										
490	Loans and advances	<i>Annex V.Part 1.27</i>										
500	<b>General allowance for banking risks</b>	<i>BAD art 37.2; CRR art 4(95)</i>										
510	Debt securities	<i>Annex V.Part 1.26</i>										
520	Loans and advances	<i>Annex V.Part 1.27</i>										
530	<b>Total</b>											

▼ **M2**

13. Collateral and guarantees received

13.1 Breakdown of loans and advances by collateral and guarantees

Guarantees and collateral		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered					
				Mortgage loans [Loans collateralized by immovable property]		Other collateralized loans		Financial guarantees received	
				Residential	Commercial	Cash [Debt instruments issued]	Rest		
				IFRS 7.36(b)	Annex V.Part 2.81(a)	Annex V.Part 2.81(a)	Annex V.Part 2.81(b)	Annex V.Part 2.81(b)	Annex V.Part 2.81(c)
					010	020	030	040	050
010	Loans and advances	Annex V.Part 2.80	Annex V.Part 2.81						
020	of which: Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)						
030	of which: Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)						
040	of which: Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)						

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				010
010	Non-current assets held-for-sale		IFRS 7.38(a)	
020	Property, plant and equipment		IFRS 7.38(a)	

▼ **M2**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
030	Investment property		<i>IFRS 7.38(a)</i>	
040	Equity and debt instruments		<i>IFRS 7.38(a)</i>	
050	Other		<i>IFRS 7.38(a)</i>	
060	<b>Total</b>			

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
010	Foreclosure [tangible assets]	<i>Annex V.Part 2.84</i>	<i>IFRS 7.38(a); Annex V.Part 2.84</i>	

▼ **M2**

14. Fair value hierarchy: financial instruments at fair value

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value hierarchy <i>IFRS 13.93 (b)</i>			Change in fair value for the period Annex V.Part 2.86		Accumulated change in fair value before taxes Annex V.Part 2.87		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
<b>ASSETS</b>											
010	<b>Financial assets held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>								
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>								
030	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
040	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
050	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>								

▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value hierarchy <i>IFRS 13.93 (b)</i>			Change in fair value for the period Annex V.Part 2.86		Accumulated change in fair value before taxes Annex V.Part 2.87		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
060	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>								
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>								
100	<b>Available-for-sale financial assets</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (h)(d); IAS 39.9</i>								
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>								

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value hierarchy <i>IFRS 13.93 (b)</i>			Change in fair value for the period Annex V.Part 2.86		Accumulated change in fair value before taxes Annex V.Part 2.87		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
140	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19</i>								
<b>LIABILITIES</b>											
150	<b>Financial liabilities held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>								
160	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>								
170	Short positions		<i>IAS 39 AG 15(b)</i>								
180	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
190	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>								

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value hierarchy <i>IFRS 13.93 (b)</i>			Change in fair value for the period Annex V.Part 2.86		Accumulated change in fair value before taxes Annex V.Part 2.87		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
200	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>								
210	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e) (i); IAS 39.9</i>								
220	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
230	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>								
240	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>								
250	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.19</i>	<i>IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19</i>								



▼ M2

15. Derecognition and financial liabilities associated with transferred financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities Annex V.Part 2.89		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				IFRS 7.42D.(e)	IFRS 7.42D(e); CRR art 4(61)	IFRS 7.42D(e); Annex V.Part 2.91, 92	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V.Part 2.91, 92
					CRR art 4(61)	Annex V.Part 2.91, 92		CRR art 4(61)	Annex V.Part 2.91, 92
	010	020	030	040	050	060			
010	Financial assets held for trading	4th Directive art 42a(1), (5a); IAS 39.9	IFRS 7.8 (a)(ii); IAS 39.9, AG 14						
020	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5	IAS 32.11						
030	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26						
040	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27						
041	Trading financial assets	Annex V.Part 1.15							
042	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities Annex V.Part 2.89		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>
	010	020	030	040	050	060			
043	Debt securities	<i>Annex V.Part 1.24, 26</i>							
044	Loans and advances	<i>Annex V.Part 1.24, 27</i>							
050	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>						
060	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>						
070	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
080	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
090	<b>Available-for-sale financial assets</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>						

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Transferred financial assets entirely recognized						
				Transferred assets			Associated liabilities Annex V.Part 2.89			
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements	
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>	
	010	020	030	040	050	060				
100	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>							
110	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>							
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>							
121	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (4)</i>								
122	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>								
123	Debt securities	<i>Annex V.Part 1.24, 26</i>								

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Transferred financial assets entirely recognized						
				Transferred assets			Associated liabilities Annex V.Part 2.89			
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements	
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>	
	010	020	030	040	050	060				
124	Loan and advances	<i>4th Directive art 42a(1), (4)(b); part 1.14, part 3.35</i>								
125	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>4th Directive art 42a(1); art 42c (2)</i>								
126	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>								
127	Debt securities	<i>Annex V.Part 1.24, 26</i>								

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized						
				Transferred assets			Associated liabilities Annex V.Part 2.89			
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements	
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>	
	010	020	030	040	050	060				
128	Loan and advances	<i>4th Directive art 42a(1), (4)(b);part 1.14, part 3.35</i>								
130	Loans and receivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>							
140	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>							
150	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>							
160	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>							

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities Annex V.Part 2.89		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>
	010	020	030	040	050	060			
170	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
180	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
181	<b>Non-trading debt instruments measured at a cost-based method</b>	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16</i>							
182	Debt securities	<i>Annex V.Part 1.24, 26</i>							
183	Loans and advances	<i>Annex V.Part 1.24, 27</i>							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities Annex V.Part 2.89		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
					<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>
	010	020	030	040	050	060			
184	Other non-trading non-derivative financial assets	BAD art 35-37							
185	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5							
186	Debt securities	Annex V.Part 1.24, 26							
187	Loans and advances	Annex V.Part 1.24, 27							
190	<b>Total</b>								

▼ M2

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		CRR art 109; Annex V.Part 2.90
							CRR art 109; Annex V.Part 2.90
			070	080	090	100	110
010	Financial assets held for trading	4th Directive art 42a(1), (5a); IAS 39.9					
020	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					
030	Debt securities	Annex V.Part 1.24, 26					
040	Loans and advances	Annex V.Part 1.24, 27					
041	Trading financial assets	Annex V.Part 1.15					
042	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					



▼ M2

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		
			070	080	090		
043	Debt securities	Annex V.Part 1.24, 26					
044	Loans and advances	Annex V.Part 1.24, 27					
050	<b>Financial assets designated at fair value through profit or loss</b>	4th Directive art 42a(1), (5a); IAS 39.9					
060	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					
070	Debt securities	Annex V.Part 1.24, 26					
080	Loans and advances	Annex V.Part 1.24, 27					
090	<b>Available-for-sale financial assets</b>	4th Directive art 42a(1), (5a); IAS 39.9					

▼ M2

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		CRR art 109; Annex V.Part 2.90
							CRR art 109; Annex V.Part 2.90
			070	080	090	100	110
100	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					
110	Debt securities	Annex V.Part 1.24, 26					
120	Loans and advances	Annex V.Part 1.24, 27					
121	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	4th Directive art 42a(1), (4)					
122	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					
123	Debt securities	Annex V.Part 1.24, 26					

▼ M2

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				<i>IFRS 7.42D(f)</i>	<i>IFRS 7.42D(f); Annex V.Part 2.89</i>		<i>CRR art 109; Annex V.Part 2.90</i>
							<i>CRR art 109; Annex V.Part 2.90</i>
			070	080	090	100	110
124	Loan and advances	<i>4th Directive art 42a(1), (4)(b); part 1.14, part 3.35</i>					
125	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>4th Directive art 42a(1); art 42c (2)</i>					
126	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>					
127	Debt securities	<i>Annex V.Part 1.24, 26</i>					

▼ M2

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		CRR art 109; Annex V.Part 2.90
							CRR art 109; Annex V.Part 2.90
			070	080	090	100	110
128	Loan and advances	4th Directive art 42a(1), (4)(b); part 1.14, part 3.35					
130	Loans and receivables	4th Directive art 42a(4)(b),(5a); IAS 39.9					
140	Debt securities	Annex V.Part 1.24, 26					
150	Loans and advances	Annex V.Part 1.24, 27					
160	Held-to-maturity investments	4th Directive art 42a(4)(a),(5a); IAS 39.9					

▼ M2

			Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
		References National GAAP based on BAD		IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		CRR art 109; Annex V.Part 2.90
							CRR art 109; Annex V.Part 2.90
			070	080	090	100	110
170	Debt securities	Annex V.Part 1.24, 26					
180	Loans and advances	Annex V.Part 1.24, 27					
181	<b>Non-trading debt instruments measured at a cost-based method</b>	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16					
182	Debt securities	Annex V.Part 1.24, 26					
183	Loans and advances	Annex V.Part 1.24, 27					

		References National GAAP based on BAD	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 2.89		CRR art 109; Annex V.Part 2.90
							CRR art 109; Annex V.Part 2.90
			070	080	090	100	110
184	Other non-trading non-derivative financial assets	BAD art 35-37					
185	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5					
186	Debt securities	Annex V.Part 1.24, 26					
187	Loans and advances	Annex V.Part 1.24, 27					
190	<b>Total</b>						

## ▼ M3

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

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>
				010	020
010	<b>Derivatives -Trading</b>	<i>CRR Annex II; Annex V.Part 2.96</i>	<i>IAS 39.9; Annex V.Part 2.96</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>		
030	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
040	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
050	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
070	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
080	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
100	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
140	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
150	<b>Other assets</b>	<i>Annex V.Part 1.51</i>	<i>Annex V.Part 1.51</i>		

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>
				010	020
160	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
170	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
180	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
190	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
200	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
220	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
230	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
240	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
250	<b>Derivatives — Hedge accounting, interest rate risk</b>	<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>		
260	<b>Other Liabilities</b>	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>		
270	<b>INTEREST</b>	<i>BAD art 27.Vertical layout(1), (2)</i>	<i>IAS 18.35(b); IAS 1.97</i>		

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>	



## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
				010
030	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>	
040	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
070	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(v-vii); IAS 39.55(a)</i>	

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
				010
010	<b>Derivatives</b>	<i>CRR Annex II</i>	<i>IAS 39.9</i>	
020	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
030	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>	
040	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>	
050	<b>Short positions</b>		<i>IAS 39 AG 15(b)</i>	
060	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	
070	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
080	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
090	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
100	<b>Derivatives</b>	<i>CRR Annex II</i>		
110	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
120	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>		
130	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>		
140	<b>Short positions</b>			
150	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
160	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>		
170	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>		
180	<b>GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET</b>	<i>BAD art 27.Vertical layout(6)</i>		

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	<b>Interest rate instruments and related derivatives</b>	<i>Annex V.Part 2.99(a)</i>	<i>Annex V.Part 2.99(a)</i>	
020	<b>Equity instruments and related derivatives</b>	<i>Annex V.Part 2.99(b)</i>	<i>Annex V.Part 2.99(b)</i>	
030	<b>Foreign exchange trading and derivatives related with foreign exchange and gold</b>	<i>Annex V.Part 2.99(c)</i>	<i>Annex V.Part 2.99(c)</i>	
040	<b>Credit risk instruments and related derivatives</b>	<i>Annex V.Part 2.99(d)</i>	<i>Annex V.Part 2.99(d)</i>	
050	<b>Derivatives related with commodities</b>	<i>Annex V.Part 2.99(e)</i>	<i>Annex V.Part 2.99(e)</i>	
060	<b>Other</b>	<i>Annex V.Part 2.99(f)</i>	<i>Annex V.Part 2.99(f)</i>	
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
080	<b>Interest rate instruments and related derivatives</b>	<i>Annex V.Part 2.99(a)</i>		
090	<b>Equity instruments and related derivatives</b>	<i>Annex V.Part 2.99(b)</i>		

▼ **M3**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
100	<b>Foreign exchange trading and derivatives related with foreign exchange and gold</b>	<i>Annex V.Part 2.99(c)</i>		
110	<b>Credit risk instruments and related derivatives</b>	<i>Annex V.Part 2.99(d)</i>		
120	<b>Derivatives related with commodities</b>	<i>Annex V.Part 2.99(e)</i>		
130	<b>Other</b>	<i>Annex V.Part 2.99(f)</i>		
140	<b>GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET</b>	<i>BAD art 27.Vertical layout(6)</i>		

## ▼M3

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
					<i>Annex V.Part 2.100</i>
				010	020
010	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>		
030	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>		
040	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>		
080	<b>Equity instruments</b>	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
090	<b>Debt securities</b>	<i>Annex V.Part 1.26</i>			
100	<b>Loans and advances</b>	<i>Annex V.Part 1.27</i>			
110	<b>Deposits</b>	<i>ECB/2008/32 Annex 2.Part 2.9</i>			
120	<b>Debt securities issued</b>	<i>Annex V.Part 1.31</i>			
130	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34</i>			
140	<b>GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET</b>	<i>BAD art 27.Vertical layout(6)</i>			

▼ **M3**

16.6 Gains or losses from hedge accounting

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	<b>Fair value changes of the hedging instrument [including discontinuation]</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(a)(i)</i>	
020	<b>Fair value changes of the hedged item attributable to the hedged risk</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(a)(ii)</i>	
030	<b>Ineffectiveness in profit or loss from cash flow hedges</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(b)</i>	
040	<b>Ineffectiveness in profit or loss from hedges of net investments in foreign operations</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(c)</i>	
050	<b>GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET</b>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>IFRS 7.24</i>	

16.7 Impairment on financial and non-financial assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period			Accumulated impairment
				Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
				010	020	030	
010	<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	<i>BAD art 35-37</i>	<i>IFRS 7.20(e)</i>				
020	Financial assets measured at cost		<i>IFRS 7.20(e); IAS 39.66</i>				

## ▼ M3

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period			Accumulated impairment
				Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
				010	020	030	
030	Available-for-sale financial assets		IFRS 7.20(e); IAS 39.67-70				
040	Loans and receivables		IFRS 7.20(e); IAS 39.63-65				
050	Held-to-maturity investments		IFRS 7.20(e); IAS 39.63-65				
060	<b>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates</b>	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43				
070	Subsidiaries		IFRS 10 Appendix A				
080	Joint ventures		IAS 28.3				
090	Associates	4th Directive art 17	IAS 28.3				
100	<b>Impairment or (-) reversal of impairment on non-financial assets</b>		IAS 36.126(a),(b)				
110	Property, plant and equipment	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)				

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period			Accumulated impairment
				Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
				010	020	030	
						040	
120	Investment properties	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d)(v)</i>				
130	Goodwill	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)</i>				
140	Other intangible assets	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118(e)(iv)(v)</i>				
145	Other		<i>IAS 36.126(a),(b)</i>				
150	<b>TOTAL</b>						
160	Interest income on impaired financial assets accrued		<i>IFRS 7.20(d); IAS 39.AG 93</i>				

## ▼ M2

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

## 17.1 Assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>	
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>	
040	Other demand deposits		<i>Annex V.Part 2.3</i>	
050	<b>Financial assets held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>	
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>	
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
091	<b>Trading financial assets</b>	<i>Annex V.Part 1.15</i>		
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		
093	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		



## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
094	Debt securities	<i>Annex V.Part 1.24, 26</i>		
095	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
140	<b>Available-for-sale financial assets</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>	
150	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (4)</i>		
172	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
173	Debt securities	<i>Annex V.Part 1.24, 26</i>		
174	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>4th Directive art 42a(1); art 42c (2)</i>		
176	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
177	Debt securities	<i>Annex V.Part 1.24, 26</i>		
178	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		
180	<b>Loans and receivables</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
210	<b>Held-to-maturity investments</b>	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
231	<b>Non-trading debt instruments measured at a cost-based method</b>	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16</i>		
232	Debt securities	<i>Annex V.Part 1.24, 26</i>		
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
234	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 35-37; Annex V.Part 1.17</i>		
235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
236	Debt securities	<i>Annex V.Part 1.24, 26</i>		
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
240	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 4.Assets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	
270	<b>Assets under reinsurance and insurance contracts</b>		<i>IFRS 4.IG20.(b)-(c); Annex V.Part 2.105</i>	

▼ **M2**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
280	<b>Tangible assets</b>	<i>BAD art 4.Assets(10)</i>		
290	<b>Intangible assets</b>	<i>BAD art 4.Assets(9); CRR art 4(115)</i>	<i>IAS 1.54(c); CRR art 4(115)</i>	
300	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(113)</i>	<i>IFRS 3.B67(d); CRR art 4(113)</i>	
310	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118</i>	
320	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>	
330	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>	
340	Deferred tax assets	<i>4th Directive art 43(1)(11); CRR art 4(106)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(106)</i>	
350	<b>Other assets</b>	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>	
360	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>	
370	<b>TOTAL ASSETS</b>	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>	

▼ **M2****17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Nominal amount]
				010
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 57</i>	<i>IAS 39.2(h), 4(a)(c), BC 15; CRR Annex I; Annex V.Part 2.56, 57</i>	
020	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V.Part 2.56, 58</i>	
030	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	
040	<b>OFF-BALANCE SHEET EXPOSURES</b>			

**17.3 Liabilities and equity**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
010	<b>Financial liabilities held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>	
030	Short positions		<i>IAS 39.AG 15(b)</i>	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
061	<b>Trading financial liabilities</b>	<i>4th Directive art 42a(3)</i>		
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		
063	Short positions			
064	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
065	Debt securities issued	<i>Annex V.Part 1.31</i>		
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
110	<b>Financial liabilities measured at amortised cost</b>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>	

## ▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>4th Directive art 42a(3)</i>		
142	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
143	Debt securities issued	<i>Annex V.Part 1.31</i>		
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		
150	<b>Derivatives – Hedge accounting</b>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.23</i>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>4th Directive art 42a(5), (5a); IAS 39.89A(b)</i>	<i>IAS 39.89A(b)</i>	
170	<b>Liabilities under insurance and reinsurance contracts</b>		<i>IFRS 4.IG20(a); Annex V.Part 2.106</i>	
180	<b>Provisions</b>	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	
190	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
200	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>	
210	Deferred tax liabilities	<i>4th Directive art 43(1)(11); CRR art 4(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(108)</i>	
220	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>	
230	<b>Other liabilities</b>	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>	
240	<b>Liabilities included in disposal groups classified as held for sale</b>		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11</i>	
250	<b>LIABILITIES</b>		<i>IAS 1.9(b); IG 6</i>	
260	<b>Capital</b>	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>IAS 1.54(r), BAD art 22</i>	
270	<b>Share premium</b>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>IAS 1.78(e); CRR art 4(124)</i>	
280	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.15-16</i>	<i>Annex V.Part 2.15-16</i>	
290	<b>Other equity</b>	<i>Annex V.Part 2.17</i>	<i>IFRS 2.10; Annex V.Part 2.17</i>	
300	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(100)</i>	<i>CRR art 4(100)</i>	
310	<b>Retained earnings</b>	<i>CRR art 4(123)</i>	<i>CRR art 4(123)</i>	



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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
320	<b>Revaluation reserves</b>	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.30, D5-D8</i>	
325	<b>Fair value reserves</b>	<i>4th Directive art 42a(1)</i>		
330	<b>Other reserves</b>	<i>BAD art 4.Liabilities (11)-(13)</i>	<i>IAS 1.54; IAS 1.78 (e)</i>	
335	<b>First consolidation differences</b>	<i>7th Directive 19(1)(c)</i>		
340	<b>(-) Treasury shares</b>	<i>4th Directive. Assets C (III)(7), D (III)(2); Annex V.Part 2.20</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	
350	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD art 4.Liabilities(14)</i>	<i>IAS 27.28; IAS 1.83(a)(ii)</i>	
360	<b>(-) Interim dividends</b>	<i>CRR Article 26 (2)</i>	<i>IAS 32.35</i>	
370	<b>Minority interests [Non-controlling interests]</b>	<i>7th Directive art 21</i>	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>	
380	<b>TOTAL EQUITY</b>		<i>IAS 1.9(c), IG 6</i>	
390	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>	

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18. Information on performing and non-performing exposures

			Gross carrying amount											
			Performing					Non-performing						
				Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days		Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
			010	020	030	040	050	060	070	080	090	100	110	120
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>											
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>											
030	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>											
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>											
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>											

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	060	Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100	110	120
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>												
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>												
090	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>												
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days	060	Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>		
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>												
140	Of which: Commercial real estate														

				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>												
160	Of which: Residential mortgage loans														
170	Of which: Credit for consumption														
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>												

				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days		Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>												
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>												
210	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>												
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days	060	Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>				
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>												
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>												
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	060	Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>		
270	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>												
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>												



				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>												
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	060	Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>				
<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>				
340	Loan commitments given	<i>CRR Annex I; Annex V. Part 2.56-57</i>	<i>References National GAAP compatible IFRS</i>												
350	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>References National GAAP based on BAD</i>												
360	General governments	<i>Annex V. Part 1.35(b)</i>	<i>References National GAAP based on BAD</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	060	Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>		
		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>		
370	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												

				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>												
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>												
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>												

				Gross carrying amount											
				Performing					Non-performing						
				010	020	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days	060	Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
						030	040	050		070	080	090	100		
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
430	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>												
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												

				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>												
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>												
490	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>												
500	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>												
510	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>												

				Gross carrying amount											
				Performing					Non-performing						
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				010	020	030	040	050	060	070	080	090	100	110	120
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>
520	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>												
530	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>												
540	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>												
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V. Part 2.55</i>	<i>Annex V. Part 2.55</i>												

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures						Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
									130	140		
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>			
		<i>References National GAAP compatible IFRS</i>										
		<i>References National GAAP based on BAD</i>										
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>									
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>									
030	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>									
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>									



				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
130	140	150	160	170	180	190	200	210				
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>									
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>									
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>									
090	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>									
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
											130	140
				<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
				<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>									
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>									
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>									
140	Of which: Commercial real estate											

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures						Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
									130	140		
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>			
		<i>References National GAAP compatible IFRS</i>										
		<i>References National GAAP based on BAD</i>										
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>									
160	Of which: Residential mortgage loans											
170	Of which: Credit for consumption											
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
130	140	150	160	170	180	190	200	210				
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>									
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>									
210	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>									
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year				
130	140	150	160	170	180	190	200	210				
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>									
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>									
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>									
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received	
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
											130	140
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
270	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>									
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>									
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>									
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions							Collateral received and financial guarantees received		
				on performing exposures	on non-performing exposures						Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year					
									130	140			150
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>				
		<i>References National GAAP compatible IFRS</i>											
		<i>References National GAAP based on BAD</i>											
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>										
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>										

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year				
											130	140
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>									
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
360	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									



				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year				
											130	140
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
370	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>									
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received		
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year			
130	140	150	160	170	180	190	200	210			
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>								
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>								
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>								

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
											130	140
				<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
				<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures		
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year				
											130	140
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>				
		<i>References National GAAP compatible IFRS</i>										
		<i>References National GAAP based on BAD</i>										
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>									
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>									
490	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>									
500	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>									
510	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>									

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received		
				on performing exposures	on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year			
					130	140	150	160			170
<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>			
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
520	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>								
530	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>								
540	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>								
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V. Part 2.55</i>	<i>Annex V. Part 2.55</i>								

## 19. Information forborne exposures

			Gross carrying amount of exposures with forbearance measures										
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
			010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>										
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>										
030	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>										

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>											
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>											
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 17, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>			<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>		
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>											
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>											
090	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>											



				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>											
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>											
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>											
140	Of which: Commercial real estate													
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Re-financing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Re-financing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>	<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>			<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>		
160	Of which: Residential mortgage loans													
170	Of which: Credit for consumption													
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Re-financing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Re-financing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>											
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>											
210	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
				010	020	Instruments with modifications in their terms and conditions 030	Refinancing 040	of which: Performing forborne exposures under probation 050	060	Instruments with modifications in their terms and conditions 070	Refinancing 080	of which: Defaulted 090	of which: Impaired 100	of which: Forbearance of non-performing exposures 110
		<b>References National GAAP compatible IFRS</b>		Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 179-180, 182	Annex V. Part 2. 164 (b), 179-182	CRR art 178; Annex V. Part 2.61	IAS 39, 58-70	Annex V. Part 2. 172(a), 157
		<b>References National GAAP based on BAD</b>		Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 179-180, 182	Annex V. Part 2. 164 (b), 179-182	CRR art 178; Annex V. Part 2.61	CRR art 4(95)	Annex V. Part 2. 172(a), 157
220	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)											
230	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)											
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Re-financing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Re-financing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 17, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>											
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>											
270	General governments	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>											
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>											
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures				Non-performing exposures with forbearance measures						
					Instruments with modifications in their terms and conditions	Re-financing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Re-financing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>											
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>											



				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures				Non-performing exposures with forbearance measures						
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>											

				Gross carrying amount of exposures with forbearance measures										
				Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
				010	020	030	040	050	060	070	080	090	100	110
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR art 178; Annex V. Part 2.61</i>	<i>CRR art 4(95)</i>	<i>Annex V. Part 2. 172(a), 157</i>
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V. Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>											

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
					on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
						Instruments with modifications in their terms and conditions	Refinancing			
				120	130	140	150	160	170	180
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>							
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>							
030	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
					Instruments with modifications in their terms and conditions	Refinancing			
120	130	140	150	160	170	180			
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing			
120	130	140	150	160	170	180			
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
090	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing				
120	130	140	150	160	170	180				
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>							
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>							
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing				
							120			130
		<i>References National GAAP compatible IFRS</i>								
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
			<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>	
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>							
140	Of which: Commercial real estate									
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
					on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
						Instruments with modifications in their terms and conditions	Refinancing		
120	130	140	150	160	170	180			
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
160	Of which: Residential mortgage loans								
170	Of which: Credit for consumption								
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>						



				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
					on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
						Instruments with modifications in their terms and conditions	Refinancing			
				120	130	140	150	160	170	180
				<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
				<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>							
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>							
210	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing				
120	130	140	150	160	170	180				
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>							
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>							
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing			
120	130	140	150	160	170	180			
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
250	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
270	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing				
120	130	140	150	160	170	180				
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>							
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>							
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>							

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing			
					120	130			140
		References National GAAP compatible IFRS	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
		References National GAAP based on BAD	Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
310	Households	Annex V. Part 1.35(f)	Annex V. Part 1.35(f)						
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)						

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	Refinancing			
									120
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>						

				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures		
					Instruments with modifications in their terms and conditions	Refinancing				
									120	130
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
	<i>References National GAAP based on BAD</i>			<i>Annex V. Part 2. 46, 183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>							

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## 20. Geographical breakdown

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
040	Other demand deposits		<i>Annex V.Part 2.3</i>		
050	<b>Financial assets held for trading</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>		
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
091	<b>Trading financial assets</b>	<i>Annex V.Part 1.15</i>			
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>			



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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
093	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
094	Debt securities	<i>Annex V.Part 1.24, 26</i>			
095	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
140	<b>Available-for-sale financial assets</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>		
150	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (4)</i>			
172	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
173	Debt securities	<i>Annex V.Part 1.24, 26</i>			
174	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>			
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>4th Directive art 42a(1); art 42c (2)</i>			
176	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
177	Debt securities	<i>Annex V.Part 1.24, 26</i>			
178	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>			

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
180	<b>Loans and receivables</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>		
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
210	<b>Held-to-maturity investments</b>	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>		
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
231	<b>Non-trading debt instruments measured at a cost-based method</b>	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16</i>			
232	Debt securities	<i>Annex V.Part 1.24, 26</i>			
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>			

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
234	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 35-37; Annex V.Part 1.17</i>			
235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
236	Debt securities	<i>Annex V.Part 1.24, 26</i>			
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
240	<b>Derivatives — Hedge accounting</b>	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>		
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>		
260	<b>Tangible assets</b>	<i>BAD art 4.Assets(10)</i>			

## ▼ M3

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
270	<b>Intangible assets</b>	<i>BAD art 4.Assets(9); CRR art 4(115)</i>	<i>IAS 1.54(e); CRR art 4(115)</i>		
280	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 4.Assets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>		
290	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>		
300	<b>Other assets</b>	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>		
310	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38</i>		
320	<b>ASSETS</b>	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>		

▼ **M2****21. Tangible and intangible assets: assets subject to operating lease**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 2. 110-111</i>
				010
010	<b>Property plant and equipment</b>		<i>IAS 16.6; IAS 1.54(a)</i>	
020	Revaluation model		<i>IAS 17.49; IAS 16.31, 73(a)(d)</i>	
030	Cost model		<i>IAS 17.49; IAS 16.30, 73(a)(d)</i>	
040	<b>Investment property</b>		<i>IAS 40.IN5; IAS 1.54(b)</i>	
050	Fair value model		<i>IAS 17.49; IAS 40.33-55, 76</i>	
060	Cost model		<i>IAS 17.49; IAS 40.56,79(c)</i>	
070	<b>Other intangible assets</b>	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8, 118</i>	
080	Revaluation model		<i>IAS 17.49; IAS 38.75-87, 124(a)(ii)</i>	
090	Cost model		<i>IAS 17.49; IAS 38.74</i>	

**22. Asset management, custody and other service functions****22.1 Fee and commission income and expenses by activity**

		<i>References National GAAP based on BAD BAD art 27.Vertical layout(4), (5)</i>	<i>References National GAAP compatible IFRS IFRS 7.20(c)</i>	Current period
				010
010	<b>Fee and commission income</b>		<i>ITS 2.Part 2.10-12</i>	
020	Securities			
030	<i>Issuances</i>	<i>Annex V.Part 2.116(a)</i>	<i>Annex V.Part 2.116(a)</i>	
040	<i>Transfer orders</i>	<i>Annex V.Part 2.116(b)</i>	<i>Annex V.Part 2.116(b)</i>	

▼ M2

		<i>References National GAAP based on BAD</i> <i>BAD art 27. Vertical layout(4), (5)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.20(c)</i>	<b>Current period</b>
				010
050	<i>Other</i>	<i>Annex V.Part 2.116(c)</i>	<i>Annex V.Part 2.116(c)</i>	
060	Clearing and settlement	<i>Annex V.Part 2.116(d)</i>	<i>Annex V.Part 2.116(d)</i>	
070	Asset management	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(a)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(a)</i>	
080	Custody [by type of customer]	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(b)</i>	
090	<i>Collective investment</i>			
100	<i>Other</i>			
110	Central administrative services for collective investment	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(c)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(c)</i>	
120	Fiduciary transactions	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(d)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(d)</i>	
130	Payment services	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(e)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(e)</i>	
140	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.117(f)</i>	<i>Annex V.Part 2.117(f)</i>	
150	<i>Collective investment</i>			
160	<i>Insurance products</i>			
170	<i>Other</i>			
180	Structured Finance	<i>Annex V.Part 2.116(f)</i>	<i>Annex V.Part 2.116(f)</i>	

## ▼ M2

		<i>References National GAAP based on BAD</i> <i>BAD art 27. Vertical layout(4), (5)</i>	<i>References National GAAP compatible IFRS</i> <i>IFRS 7.20(c)</i>	Current period
				010
190	Servicing of securitization activities	<i>Annex V.Part 2.116(g)</i>	<i>Annex V.Part 2.116(g)</i>	
200	Loan commitments given	<i>Annex V.Part 2.116(h)</i>	<i>IAS 39.47(d)(ii); Annex V.Part 2.116(h)</i>	
210	Financial guarantees given	<i>Annex V.Part 2.116(h)</i>	<i>IAS 39.47(c)(ii); Annex V.Part 2.116(h)</i>	
220	Other	<i>Annex V.Part 2.116(j)</i>	<i>Annex V.Part 2.116(j)</i>	
230	<b>(Fee and commission expenses)</b>		<i>ITS 2.Part 2.10-12</i>	
240	(Clearing and settlement)	<i>Annex V.Part 2.116(d)</i>	<i>Annex V.Part 2.116(d)</i>	
250	(Custody)	<i>Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.117(b)</i>	
260	(Servicing of securitization activities)	<i>Annex V.Part 2.116(g)</i>	<i>Annex V.Part 2.116(g)</i>	
270	(Loan commitments received)	<i>Annex V.Part 2.116(i)</i>	<i>Annex V.Part 2.116(i)</i>	
280	(Financial guarantees received)	<i>Annex V.Part 2.116(i)</i>	<i>Annex V.Part 2.116(i)</i>	
290	(Other)	<i>Annex V.Part 2.116(j)</i>	<i>Annex V.Part 2.116(j)</i>	

## 22.2 Assets involved in the services provided

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Amount of the assets involved in the services provided
				<i>Annex V.Part 2.117(g)</i>
				010
010	<b>Asset management [by type of customer]</b>	<i>Annex V.Part 2.117(a)</i>	<i>Annex V.Part 2.117(a)</i>	
020	Collective investment			



▼ M2

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Amount of the assets involved in the services provided
				<i>Annex V.Part 2.117(g)</i>
		010		
030	Pension funds			
040	Customer portfolios managed on a discretionary basis			
050	Other investment vehicles			
060	<b>Custody assets [by type of customer]</b>	<i>Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.117(b)</i>	
070	Collective investment			
080	Other			
090	Of which: entrusted to other entities			
100	<b>Central administrative services for collective investment</b>	<i>Annex V.Part 2.117(c)</i>	<i>Annex V.Part 2.117(c)</i>	
110	<b>Fiduciary transactions</b>	<i>Annex V.Part 2.117(d)</i>	<i>Annex V.Part 2.117(d)</i>	
120	<b>Payment services</b>	<i>Annex V.Part 2.117(e)</i>	<i>Annex V.Part 2.117(e)</i>	
130	<b>Customer resources distributed but not managed [by type of product]</b>	<i>Annex V.Part 2.117(f)</i>	<i>Annex V.Part 2.117(f)</i>	
140	Collective investment			
150	Insurance products			
160	Other			

▼ M2

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

30.1 Interests in unconsolidated structured entities

		<i>References National GAAP compatible IFRS</i>	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet items given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V.Part 2.118</i>		<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>		<i>IFRS 12 B26(b)</i>
			010	020	030	040	050	060	070
010	<b>Total</b>								

## ▼ M2

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

By nature of the activities		References National GAAP based on BAD	References National GAAP compatible IFRS	Securitisation Special Purpose Entities	Asset management	Other activities
				CRR art 4 (66)	Annex V.Part 2.117(a)	
				Carrying amount		
010	<b>Selected financial assets recognised in the reporting institution's balance sheet</b>		<i>IFRS 12.29(a),(b)</i>			
021	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2. 145-163</i>			
030	Derivatives	<i>CRR Annex II; Annex V.Part 1.6</i>	<i>IAS 39.9</i>			
040	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>			
050	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
060	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
070	<b>Selected equity and financial liabilities recognised in the reporting institution's balance sheet</b>		<i>IFRS 12.29(a),(b)</i>			
080	Equity instruments issued		<i>IAS 32.4</i>			
090	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15 (a)</i>			

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<i>By nature of the activities</i>		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Securitisation Special Purpose Entities</b>	<b>Asset management</b>	<b>Other activities</b>
				<i>CRR art 4 (66)</i>	<i>Annex V.Part 2.117(a)</i>	
			<i>IFRS 12.28, B6.(a)</i>	010	020	030
100	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
110	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>			
				<i>Nominal amount</i>		
120	<b>Off-balance sheet items given by the reporting institution</b>		<i>IFRS 12.B26.(e)</i>			
131	of which: non-performing	<i>Annex V.Part 2. 145-162</i>	<i>Annex V.Part 2. 145-162</i>			

▼ M2

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

				Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d),(e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
				<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	010	020	030	040	050
010	<b>Selected financial assets</b>		<i>IAS 24.18(b)</i>					
020	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>					
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>					
050	of which: Impaired financial assets							

			Outstanding balances					
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties	
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d),(e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>	
			<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	
	<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	010	020	030	040	050	
060	<b>Selected financial liabilities</b>		<i>IAS 24.18(b)</i>					
070	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>					
080	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>					
090	<b>Nominal amount of loan commitments, financial guarantees and other commitments given</b>	<i>Annex V.Part 2.62</i>	<i>IAS 24.18(b); Annex V.Part 2.62</i>					
100	of which: defaulted	<i>Annex V.Part 2.61</i>	<i>IAS 24.18(b); Annex V.Part 2.61</i>					

				Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d),(e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
				<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	010	020	030	040	050
110	<b>Loan commitments, financial guarantees and other commitments received</b>	<i>Annex V.Part 2.63, 121</i>	<i>IAS 24.18(b); Annex V.Part 2.63, 121</i>					
120	<b>Notional amount of derivatives</b>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.70-71</i>					
130	<b>Allowances and provisions for impaired debt instruments, defaulted guarantees and defaulted commitments</b>		<i>IAS 24.18(c)</i>					

▼ M2

31.2 Related parties: expenses and income generated by transactions with

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				IAS 24.19(a),(b)	IAS 24.19(c)	IAS 24.19(d),(e)	IAS 24.19(f)	IAS 24.19(g)
				010	020	030	040	050
010	<b>Interest income</b>	BAD art 27.Vertical layout(1); Annex V.Part 2.21	IAS 24.18(a); IAS 18.35(b)(iii); Annex V.Part 2.21					
020	<b>Interest expenses</b>	BAD art 27.Vertical layout(2); Annex V.Part 2.21	IAS 24.18(a); IAS 1.97; Annex V.Part 2.21					
030	<b>Dividend income</b>	BAD art 27.Vertical layout(3); Annex V.Part 2.28	IAS 24.18(a); IAS 18.35(b)(v); Annex V.Part 2.28					
040	<b>Fee and commission income</b>	BAD art 27.Vertical layout(4)	IAS 24.18(a); IFRS 7.20(c)					



				Current period				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d),(e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					
		<i>Annex V.Part 2.120</i>	<i>Annex V.Part 2.120</i>	010	020	030	040	050
050	<b>Fee and commission expenses</b>	<i>BAD art 27.Vertical layout(5)</i>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
060	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IAS 24.18(a)</i>					
070	<b>Gains or (-) losses on derecognition of non-financial assets</b>	<i>Annex V.Part 2.122</i>	<i>IAS 24.18(a); Annex V.Part 2.122</i>					
080	<b>Increase or (-) decrease during the period in impairment and provisions for impaired debt instruments, defaulted guarantees and defaulted commitments</b>		<i>IAS 24.18(d)</i>					

▼ **M2**

40. Group structure

40.1 Group structure: "entity-by-entity"

LEI code	Entity code	Entity name	Entry date	Share capital	Equity of investee	Total assets of investee	Profit or (-) loss of investee
<i>Annex V.Part 2.123, 124(a)</i>	<i>Annex V.Part 2.123, 124(b)</i>	<i>IFRS 12.12(a), 21(a)(i); Annex V.Part 2.123, 124(c)</i>	<i>Annex V.Part 2.123, 124(d)</i>	<i>Annex V.Part 2.123, 124(e)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.123, 124(f)</i>
<i>Annex V.Part 2.123, 124(a)</i>	<i>Annex V.Part 2.123, 124(b)</i>	<i>Annex V.Part 2.123, 124(c)</i>	<i>Annex V.Part 2.123, 124(d)</i>	<i>Annex V.Part 2.123, 124(e)</i>	<i>Annex V.Part 2.123, 124(f)</i>	<i>Annex V.Part 2.123, 124(f)</i>	<i>Annex V.Part 2.123, 124(f)</i>
010	020	030	040	050	060	070	080

Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]
<i>IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.123, 124(g)</i>	<i>Annex V.Part 2.123, 124(h)</i>	<i>Annex V.Part 2.123, 124(i)</i>	<i>IFRS 12.21(iv); Annex V.Part 2.123, 124(j)</i>	<i>IFRS 12.21(iv); Annex V.Part 2.123, 124(k)</i>	<i>IFRS 12.10(a)(i); Annex V.Part 2.123, 124(l)</i>	<i>IFRS 12.21(b); Annex V.Part 2.123, 124(m)</i>	<i>CRR art 423(b); Annex V.Part 2.123, 124(n)</i>
<i>Annex V.Part 2.123, 124(q)</i>	<i>Annex V.Part 2.123, 124(h)</i>	<i>Annex V.Part 2.123, 124(i)</i>	<i>Annex V.Part 2.123, 124(j)</i>	<i>Annex V.Part 2.123, 124(k)</i>	<i>Annex V.Part 2.123, 124(l)</i>	<i>Annex V.Part 2.123, 124(m)</i>	<i>CRR art 423(b); Annex V.Part 2.123, 124(n)</i>
090	095	100	110	120	130	140	150

▼ **M2**

Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
<i>Annex V.Part 2.123, 124(0)</i>	<i>Annex V.Part 2.123, 124(p)</i>	<i>Annex V.Part 2.123, 124(q)</i>	<i>IFRS 12.21(b)(iii); Annex V.Part 2.123, 124(r)</i>
<i>Annex V.Part 2.123, 124(0)</i>	<i>Annex V.Part 2.123, 124(p)</i>	<i>Annex V.Part 2.123, 124(q)</i>	<i>Annex V.Part 2.123, 124(r)</i>
160	170	180	190

40.2. Group structure: "instrument-by-instrument"

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
<i>Annex V.Part 2.125(a)</i>	<i>Annex V.Part 2.124(b), 125(c)</i>		<i>Annex V.Part 2.125(b)</i>		<i>Annex V.Part 2.124(j), 125(c)</i>	<i>Annex V.Part 2.124(o), 125(c)</i>	<i>Annex V.Part 2.124(p), 125(c)</i>
<i>Annex V.Part 2.125(a)</i>	<i>Annex V.Part 2.124(b), 125(c)</i>		<i>Annex V.Part 2.125(b)</i>		<i>Annex V.Part 2.124(j), 125(c)</i>	<i>Annex V.Part 2.124(o), 125(c)</i>	<i>Annex V.Part 2.124(p), 125(c)</i>
010	020	030	040	050	060	070	080

▼ **M2**

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value	Fair value hierarchy <i>IFRS 13.93(b), BC216</i>		
				<i>IFRS 7.25-26</i>	Level 1 <i>IFRS 13.76</i>	Level 2 <i>IFRS 13.81</i>	Level 3 <i>IFRS 13.86</i>
				010	020	030	040
<b>ASSETS</b>							
010	<b>Loans and receivables</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>				
020	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
030	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
040	<b>Held-to-maturity investments</b>	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>				
050	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
060	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
<b>LIABILITIES</b>							
070	<b>Financial liabilities measured at amortised cost</b>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>				
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>				
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>				
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>				

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## 41.2 Use of the Fair Value Option

Financial instruments designated at fair value through profit or loss			Carrying amount		
			Accounting mismatch	Evaluation on a fair value basis	Hybrid contracts
<i>IFRS 7.B5(a)</i>			<i>IAS 39.9b(i)</i>	<i>IAS 39.9b(ii)</i>	<i>IAS 39.11A-12; Annex V.Part 2.127</i>
<b>ASSETS</b>			010	020	030
010	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		
020	Equity Instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
030	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
<b>LIABILITIES</b>					
050	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(e)(i); IAS 39.9</i>		
060	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
070	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
080	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		

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## 41.3 Hybrid financial instruments not designated at fair value through profit or loss

	Rest of separable hybrid contracts [not designated at fair value through profit or loss]	<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
	FINANCIAL ASSETS			010
010	<b>Financial assets held for trading</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9; Annex V.Part 2.129</i>	<i>IAS 39.9; Annex V.Part 2.129</i>	
020	<b>Available-for-sale [Host contracts]</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130</i>	<i>IAS 39.11; Annex V.Part 2.130</i>	
030	<b>Loans and receivables [Host contracts]</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130</i>	<i>IAS 39.11; Annex V.Part 2.130</i>	
040	<b>Held-to-maturity investments [Host contracts]</b>	<i>4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130</i>	<i>IAS 39.11; Annex V.Part 2.130</i>	
	<b>FINANCIAL LIABILITES</b>			
050	<b>Financial liabilities held for trading</b>	<i>4th Directive art 42a(4)(b), (5a); IAS 39.9; Annex V.Part 2.129</i>	<i>IAS 39.9; Annex V.Part 2.129</i>	
060	<b>Financial liabilities measured at amortized cost [Host contracts]</b>	<i>4th Directive art 42a(4)(b), (5a); IAS 39.9; Annex V.Part 2.130</i>	<i>IAS 39.11; Annex V.Part 2.130</i>	

▼ **M2**42. **Tangible and intangible assets: carrying amount by measurement method**

		<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b>
			010
010	<b>Property plant and equipment</b>	<i>IAS 16.6; IAS 16.29; IAS 1.54(a)</i>	
020	Revaluation model	<i>IAS 16.31, 73(a),(d)</i>	
030	Cost model	<i>IAS 16.30, 73(a),(d)</i>	
040	<b>Investment property</b>	<i>IAS 40.5, 30; IAS 1.54(b)</i>	
050	Fair value model	<i>IAS 40.33-55, 76</i>	
060	Cost model	<i>IAS 40.56, 79(c)</i>	
070	<b>Other intangible assets</b>	<i>IAS 38.8, 118, 122; Annex V.Part 2.132</i>	
080	Revaluation model	<i>IAS 38.75-87, 124(a)(ii)</i>	
090	Cost model	<i>IAS 38.74</i>	

## 43. Provisions

			References National GAAP compatible IFRS	Carrying amount						
				Pensions and other employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Commitments and guarantees given	Other provisions	Total
				<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	<i>IAS 37.70-83</i>	<i>IAS 37.App C.6-10</i>	<i>IAS 37.App C.9; IAS 39.2(h), 47(c)(d), BC 15, AG 4</i>	<i>IAS 37.14</i>	
				<i>Annex V.Part 2.7</i>	<i>Annex V.Part 2.8</i>			<i>BAD art 24-25, 33(1)</i>		
				010	020	030	040	050	060	070
010	<b>Opening balance [carrying amount at the beginning of the period]</b>		<i>IAS 37.84 (a)</i>							
020	Additions, including increases in existing provisions		<i>IAS 37.84 (b)</i>							
030	(-) Amounts used		<i>IAS 37.84 (c)</i>							
040	(-) Unused amounts reversed during the period		<i>IAS 37.84 (d)</i>							
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate		<i>IAS 37.84 (e)</i>							
060	Other movements									
070	<b>Closing balance [carrying amount at the end of the period]</b>		<i>IAS 37.84 (a)</i>							



▼ **M2****44 Defined benefit plans and employee benefits****44.1 Components of net defined benefit plan assets and liabilities**

		<i>References National GAAP compatible IFRS</i>	Amount
			010
010	<b>Fair value of defined benefit plan assets</b>	<i>IAS 19.140(a)(i), 142</i>	
020	Of which: Financial instruments issued by the institution	<i>IAS 19.143</i>	
030	Equity instruments	<i>IAS 19.142(b)</i>	
040	Debt instruments	<i>IAS 19.142(c)</i>	
050	Real estate	<i>IAS 19.142(d)</i>	
060	Other defined benefit plan assets		
070	<b>Present value of defined benefit obligations</b>	<i>IAS 19.140(a)(ii)</i>	
080	<b>Effect of the asset ceiling</b>	<i>IAS 19.140(a)(iii)</i>	
090	<b>Net defined benefit assets [Carrying amount]</b>	<i>IAS 19.63; Annex V.Part 2.136</i>	
100	<b>Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]</b>	<i>IAS 19.63, IAS 1.78(d); Annex V.Part 2.7</i>	
110	<b>Memo item: Fair value of any right to reimbursement recognised as an asset</b>	<i>IAS 19.140(b)</i>	

**44.2 Movements in defined benefit obligations**

		<i>References National GAAP compatible IFRS</i>	Defined benefit obligations
			010
010	<b>Opening balance [present value]</b>	<i>IAS 19.140(a)(ii)</i>	
020	Current service cost	<i>IAS 19.141(a)</i>	
030	Interest cost	<i>IAS 19.141(b)</i>	
040	Contributions paid	<i>IAS 19.141(f)</i>	
050	Actuarial (-) gains or losses from changes in demographic assumptions	<i>IAS 19.141(c)(ii)</i>	

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		<i>References National GAAP compatible IFRS</i>	<b>Defined benefit obligations</b>
			010
060	Actuarial (-) gains or losses from changes in financial assumptions	<i>IAS 19.141(c)(iii)</i>	
070	Foreign currency exchange increase or (-) decrease	<i>IAS 19.141(e)</i>	
080	Benefits paid	<i>IAS 19.141(g)</i>	
090	Past service cost, including gains and losses arising from settlements	<i>IAS 19.141(d)</i>	
100	Increase or (-) decrease through business combinations and disposals	<i>IAS 19.141(h)</i>	
110	Other increases or (-) decreases		
120	<b>Closing balance [present value]</b>	<i>IAS 19.140(a)(ii); Annex V.Part 2.138</i>	

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44.3 Memo items [related to staff expenses]

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	<b>Pension and similar expenses</b>	<i>Annex V.Part 2.139(a)</i>	<i>Annex V.Part 2.139(a)</i>	
020	<b>Share based payments</b>	<i>Annex V.Part 2.139b)</i>	<i>IFRS 2.44; Annex V.Part 2.139(b)</i>	

45 Breakdown of selected items of statement of profit or loss

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
				010	020
010	<b>Financial assets designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1),(5a); IAS 39.9</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		
020	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>4th Directive art 42a(1),(5a); IAS 39.9</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		
030	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>		

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45.2 Gains or losses on derecognition of non-financial assets other than held for sale

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
020	<b>Investment property</b>		<i>IAS 40.69; IAS 1.34(a), 98(d)</i>	
030	<b>Intangible assets</b>		<i>IAS 38.113-115A; IAS 1.34(a)</i>	
040	<b>Other assets</b>		<i>IAS 1.34 (a)</i>	
050	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS</b>		<i>IAS 1.34</i>	

45.3 Other operating income and expenses

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Income	Expenses
				010	020
010	<b>Changes in fair value in tangible assets measured using the fair value model</b>	<i>Annex V.Part 2.141</i>	<i>IAS 40.76(d); Annex V.Part 2.141</i>		
020	<b>Investment property</b>	<i>Annex V.Part 2.141</i>	<i>IAS 40.75(f); Annex V.Part 2.141</i>		
030	<b>Operating leases other than investment property</b>	<i>Annex V.Part 2.142</i>	<i>IAS 17.50, 51, 56(b); Annex V.Part 2.142</i>		
040	<b>Other</b>	<i>Annex V.Part 2.143</i>	<i>Annex V.Part 2.143</i>		
050	<b>OTHER OPERATING INCOME OR EXPENSES</b>	<i>Annex V.Part 2.141-142</i>	<i>Annex V.Part 2.141-142</i>		

## 46. Statement of changes in equity

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.15-16</i>	<i>IAS 1.106; Annex V.Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>Annex V.Part 2.15-17</i>	<i>Annex V.Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4.Liabilities(12)</i>
				010	020	030	040	050	060	070	075
010	Opening balance [before restatement]										
020	Effects of corrections of errors		<i>IAS 1.106.(b); IAS 8.42</i>								
030	Effects of changes in accounting policies		<i>IAS 1.106.(b); IAS 1.16; IAS 8.22</i>								
040	Opening balance [current period]										

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.15-16</i>	<i>IAS 1.106; Annex V, Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4, Liabilities(9), BAD art 22</i>	<i>BAD art 4, Liabilities(10); CRR art 4(124)</i>	<i>Annex V, Part 2.15-17</i>	<i>Annex V, Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4, Liabilities(12)</i>
				010	020	030	040	050	060	070	075
050	Issuance of ordinary shares		<i>IAS 1.106.(d).(iii)</i>								
060	Issuance of preference shares		<i>IAS 1.106.(d).(iii)</i>								
070	Issuance of other equity instruments		<i>IAS 1.106.(d).(iii)</i>								
080	Exercise or expiration of other equity instruments issued		<i>IAS 1.106.(d).(iii)</i>								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.15-16</i>	<i>IAS 1.106; Annex V, Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4, Liabilities(9), BAD art 22</i>	<i>BAD art 4, Liabilities(10); CRR art 4(124)</i>	<i>Annex V, Part 2.15-17</i>	<i>Annex V, Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4, Liabilities(12)</i>
				010	020	030	040	050	060	070	075
090	Conversion of debt to equity		<i>IAS 1.106.(d).(iii)</i>								
100	Capital reduction		<i>IAS 1.106.(d).(iii)</i>								
110	Dividends		<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.106</i>								
120	Purchase of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.15-16</i>	<i>IAS 1.106; Annex V, Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4, Liabilities(9), BAD art 22</i>	<i>BAD art 4, Liabilities(10); CRR art 4(124)</i>	<i>Annex V, Part 2.15-17</i>	<i>Annex V, Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4, Liabilities(12)</i>
				010	020	030	040	050	060	070	075
130	Sale or cancellation of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								
140	Reclassification of financial instruments from equity to liability		<i>IAS 1.106.(d).(iii)</i>								
150	Reclassification of financial instruments from liability to equity		<i>IAS 1.106.(d).(iii)</i>								
160	Transfers among components of equity		<i>IAS 1.106.(d).(iii)</i>								



Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				IAS 1.106, 54(r)	IAS 1.106, 78(e)	IAS 1.106, Annex V.Part 2.15-16	IAS 1.106; Annex V.Part 2.17	IAS 1.106	CRR art 4(123)	IFRS 1.30 D5-D8	
				BAD art 4.Liabil- ities(9), BAD art 22	BAD art 4.Liabil- ities(10); CRR art 4(124)	Annex V.Part 2.15-17	Annex V.Part 2.17	4th Directive art 42a(1), (5a)	BAD art 4 Liabilities (13); CRR art 4(123)		BAD art 4.Liabil- ities(12)
				010	020	030	040	050	060	070	075
170	Equity increase or (-) decrease resulting from business combinations		IAS 1.106.(d).(iii)								
180	Share based payments		IAS 1.106.(d).(iii); IFRS 2.10								
190	Other increase or (-) decrease in equity		IAS 1.106.(d)								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.15-16</i>	<i>IAS 1.106; Annex V.Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>Annex V.Part 2.15-17</i>	<i>Annex V.Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>	<i>BAD art 4.Liabilities(12)</i>	
				010	020	030	040	050	060	070	075
200	Total comprehensive income for the year		<i>IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6</i>								
210	Closing balance [current period]										

Sources of equity changes			References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
		References National GAAP based on BAD		IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20	IAS 1.106(a), 83 (a)(ii)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.9(c), IG6
					7th Directive 19(1)(c)	4th Directive.Assets C (III)(7); D (III)(2); Annex V.Part 2.20	BAD art 4.Liabilities(14)	CRR Article 26(2b)	7th Directive art 21	7th Directive art 21	
				080	085	090	100	110	120	130	140
010	Opening balance [before restatement]										
020	Effects of corrections of errors		IAS 1.106.(b); IAS 8.42								
030	Effects of changes in accounting policies		IAS 1.106.(b); IAS 1.IG6; IAS 8.22								
040	Opening balance [current period]										

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
				IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20	IAS 1.106(a), 83 (a)(ii)	IAS 1.106; IAS 32.35	Accumulated Other Comprehensive Income	Other items	
									IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.54(q), 106(a); IAS 27.27-28	
080	085	090	100	110	120	130	140				
050	Issuance of ordinary shares		IAS 1.106.(d).(iii)								
060	Issuance of preference shares		IAS 1.106.(d).(iii)								
070	Issuance of other equity instruments		IAS 1.106.(d).(iii)								
080	Exercise or expiration of other equity instruments issued		IAS 1.106.(d).(iii)								

				Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
<b>Sources of equity changes</b>				<i>IAS 1.106, 54(c)</i>		<i>IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20</i>	<i>IAS 1.106(a), 83 (a)(ii)</i>	<i>IAS 1.106; IAS 32.35</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-28</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-28</i>	<i>IAS 1.9(c), IG6</i>
		<i>References National GAAP compatible IFRS</i>			<i>7th Directive 19(1)(c)</i>	<i>4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20</i>	<i>BAD art 4.Liabilities(14)</i>	<i>CRR Article 26(2b)</i>	<i>7th Directive art 21</i>	<i>7th Directive art 21</i>	
		<i>References National GAAP based on BAD</i>		080	085	090	100	110	120	130	140
090	Conversion of debt to equity		<i>IAS 1.106.(d).(iii)</i>								
100	Capital reduction		<i>IAS 1.106.(d).(iii)</i>								
110	Dividends		<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6</i>								
120	Purchase of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								

Sources of equity changes			References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
			<i>References National GAAP based on BAD</i>	<i>IAS 1.106, 54(c)</i>		<i>IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20</i>	<i>IAS 1.106(a), 83 (a)(ii)</i>	<i>IAS 1.106; IAS 32.35</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-28</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-28</i>	<i>IAS 1.9(c), IG6</i>
					<i>7th Directive 19(1)(c)</i>	<i>4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20</i>	<i>BAD art 4.Liabilities(14)</i>	<i>CRR Article 26(2b)</i>	<i>7th Directive art 21</i>	<i>7th Directive art 21</i>	
				080	085	090	100	110	120	130	140
130	Sale or cancellation of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								
140	Reclassification of financial instruments from equity to liability		<i>IAS 1.106.(d).(iii)</i>								
150	Reclassification of financial instruments from liability to equity		<i>IAS 1.106.(d).(iii)</i>								
160	Transfers among components of equity		<i>IAS 1.106.(d).(iii)</i>								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
				IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20	IAS 1.106(a), 83 (a)(ii)	IAS 1.106; IAS 32.35	Accumulated Other Comprehensive Income	Other items	
									IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.54(q), 106(a); IAS 27.27-28	
080	085	090	100	110	120	130	140				
170	Equity increase or (-) decrease resulting from business combinations		IAS 1.106.(d).(iii)								
180	Share based payments		IAS 1.106.(d).(iii); IFRS 2.10								
190	Other increase or (-) decrease in equity		IAS 1.106.(d)								

				Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
Sources of equity changes		References National GAAP compatible IFRS	References National GAAP based on BAD	IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20	IAS 1.106(a), 83 (a)(ii)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.54(q), 106(a); IAS 27.27-28	IAS 1.9(c), IG6
					7th Directive 19(1)(c)	4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20	BAD art 4.Liabilities(14)	CRR Article 26(2b)	7th Directive art 21	7th Directive art 21	
				080	085	090	100	110	120	130	140
200	Total comprehensive income for the year		IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6								
210	Closing balance [current period]										



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**MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS**

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## GENERAL INSTRUCTIONS

## 1. REFERENCES

1. This Annex contains additional instructions for the financial information templates ('FINREP') in Annexes III and IV to this Regulation. This Annex complements the instructions included in the form of references in the templates in Annexes III and IV.
  
2. The data points identified in the templates shall be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in Article 4(1)(77) of Regulation (EU) No 575/2013 ('CRR').
  
3. Institutions shall only submit those parts of the templates related to:
  - (a) assets, liabilities, equity, income and expenses that are recognised by the institution;
  
  - (b) off-balance sheet exposures and activities in which the institution is involved;
  
  - (c) transactions performed by the institution;
  
  - (d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.
  
4. For the purposes of Annexes III and IV as well as this Annex, the following abbreviations shall apply:
  - (a) 'IAS regulation': Regulation (EC) No 1606/2002;
  
  - (b) 'IAS' or 'IFRS': 'International Accounting Standards', as defined in Article 2 of the IAS regulation that has been adopted by the Commission;
  
  - (c) 'ECB BSI Regulation' or 'ECB/2008/32': Regulation (EC) No 25/2009 of the European Central Bank <sup>(1)</sup>;
  
  - (d) 'NACE Regulation': Regulation (EC) No 1893/2006 of the European Parliament and of the Council <sup>(2)</sup>;

<sup>(1)</sup> Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of monetary financial institutions sector (recast) (ECB/2008/32) (OJ L 15, 20.1.2009, p. 14).

<sup>(2)</sup> Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

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- (e) ‘BAD’: Council Directive 86/635/EEC <sup>(1)</sup>;
- (f) ‘4th Directive’: Fourth Council Directive 78/660/EEC <sup>(2)</sup>;
- (g) ‘National GAAP’: national generally accepted accounting principles developed under BAD;
- (h) ‘SME’: micro, small and medium-sized enterprises defined in Commission Recommendation C(2003)1422 <sup>(3)</sup>;
- (i) ‘ISIN code’: the International Securities Identification Number assigned to securities, composed of 12 alphanumeric characters, which uniquely identifies a securities issue;
- (j) ‘LEI code’: the global Legal Entity Identifier assigned to entities, which uniquely identifies a party to a financial transaction.

## 2. CONVENTION

5. For the purposes of Annexes III and IV, a data point shadowed in grey shall mean that this data point is not requested or that it is not possible to report it. In Annex IV, a row or a column with references shadowed in black means that the related data points should not be submitted by those institutions that follow those references in that row or column.
6. Templates in Annexes III and IV include implicit validation rules which are laid down in the templates themselves through the use of conventions.
7. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total, but it does not mean that it shall be reported as negative.
8. Items that shall be reported in negative are identified in the compiling templates by including ‘(-)’ at the beginning of their label such as in ‘(-) Treasury shares’.
9. In the ‘Data Point Model’ (‘DPM’) for financial information reporting templates of Annexes III and IV, every data point (cell) has a ‘base item’ to which the ‘credit/debit’ attribute is allocated. This allocation ensures that all entities who report data points follow the ‘sign convention’ and allows to know the ‘credit/debit’ attribute that corresponds to each data point.
10. Schematically, this convention works as in Table 1.

<sup>(1)</sup> Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

<sup>(2)</sup> Fourth Council Directive 78/660/EEC of 25 July 1978 based in Article 54(3)(g) of the Treaty on the annual accounts of certain types of companies (OJ L 222, 14.8.1978, p. 11).

<sup>(3)</sup> Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (C(2003)1422) (OJ L 124, 20.5.2003, p. 36).

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*Table 1*  
**Credit/debit convention, positive and negative signs**

Element	Credit / Debit	Balance / Movement	Figure reported
Assets	Debit	Balance on assets	Positive ('Normal', no sign needed)
		Increase on assets	Positive ('Normal', no sign needed)
		Negative balance on assets	Negative (Minus '-' sign needed)
		Decrease on assets	Negative (Minus '-' sign needed)
Expenses		Balance on expenses	Positive ('Normal', no sign needed)
		Increase on expenses	Positive ('Normal', no sign needed)
		Negative balance (including reversals) on expenses	Negative (Minus '-' sign needed)
		Decrease on expenses	Negative (Minus '-' sign needed)
Liabilities	Credit	Balance on liabilities	Positive ('Normal', no sign needed)
		Increase on liabilities	Positive ('Normal', no sign needed)
		Negative balance on liabilities	Negative (Minus '-' sign needed)
		Decrease on liabilities	Negative (Minus '-' sign needed)
Equity		Balance on equity	Positive ('Normal', no sign needed)
		Increase on equity	Positive ('Normal', no sign needed)
		Negative balance on equity	Negative (Minus '-' sign needed)
		Decrease on equity	Negative (Minus '-' sign needed)
Income	Balance on income	Positive ('Normal', no sign needed)	
	Increase on income	Positive ('Normal', no sign needed)	
	Negative balance (including reversals) on income	Negative (Minus '-' sign needed)	
	Decrease on income	Negative (Minus '-' sign needed)	

**▼ M3****3. CONSOLIDATION**

11. Unless specified otherwise in this Annex, FINREP templates shall be prepared using the prudential scope of consolidation in accordance with Part 1, Title II, Chapter 2, Section 2, of CRR. Institutions shall account for their subsidiaries and joint ventures using the same methods as for prudential consolidation:
  - (a) institutions may be permitted or required to apply the equity method to investments in insurance and non-financial subsidiaries in accordance with Article 18(5) of CRR;
  - (b) institutions may be permitted to use the proportional consolidation method for financial subsidiaries in accordance with Article 18(2) of CRR;
  - (c) institutions may be required to use the proportional consolidation method for investment in joint ventures in accordance with Article 18(4) of CRR.

**4. ACCOUNTING PORTFOLIOS****4.1. Assets**

12. 'Accounting portfolios' shall mean financial instruments aggregated by valuation rules. These aggregations do not include investments in subsidiaries, joint ventures and associates, balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits' as well as those financial instruments classified as 'Held for sale' presented in the items 'Non-current assets and disposal groups classified as held for sale' and 'Liabilities included in disposal groups classified as held for sale'.
13. The following accounting portfolios based on IFRS shall be used for financial assets:
  - (a) 'Financial assets held for trading';
  - (b) 'Financial assets designated at fair value through profit or loss';
  - (c) 'Available-for-sale financial assets';
  - (d) 'Loans and Receivables';
  - (e) 'Held-to-maturity investments'.
14. The following accounting portfolios based on National GAAP shall be used for financial assets:
  - (a) 'Trading financial assets';
  - (b) 'Non-trading non-derivative financial assets measured at fair value through profit or loss';

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- (c) ‘Non-trading non-derivative financial assets measured at fair value to equity’;
  - (d) ‘Non-trading debt instruments measured at a cost-based method’;  
and
  - (e) ‘Other non-trading non-derivative financial assets’.
15. ‘Trading financial assets’ has the same meaning as under the relevant National GAAP based on BAD. Under National GAAP based on BAD, derivatives that are not held for hedge accounting shall be reported in this item without regarding the method applied to measure these contracts. Institutions shall include derivatives contracts in the balance sheet only when these contracts are recognised in accordance with the relevant accounting framework.
  16. For financial assets, ‘cost-based methods’ include those valuation rules by which the financial asset is measured at cost plus interest accrued less impairment losses.
  17. Under National GAAP based on BAD, ‘Other non-trading non-derivative financial assets’ shall include financial assets that do not qualify for inclusion in other accounting portfolios. This accounting portfolio includes, among others, financial assets that are measured at the lower of their amount at initial recognition or their fair value (so-called ‘Lower Of Cost Or Market’ or ‘LOCOM’).
  18. Under National GAAP based on BAD, institutions that are permitted or required to apply certain valuation rules for financial instruments in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios.
  19. ‘Derivatives — Hedge accounting’ shall include derivatives held for hedge accounting under the relevant accounting framework.

**4.2. Liabilities**

20. The following accounting portfolios based on IFRS shall be used for financial liabilities:
  - (a) ‘Financial liabilities held for trading’;
  - (b) ‘Financial liabilities designated at fair value through profit or loss’;
  - (c) ‘Financial liabilities measured at amortised cost’.
21. The following accounting portfolios based on National GAAP shall be used for financial liabilities:
  - (a) ‘Trading financial liabilities’; and
  - (b) ‘Non-trading non-derivative financial liabilities measured at a cost-based method’.



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22. Under National GAAP, institutions that are permitted or required to apply certain valuation rules for financial instruments in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios.
23. Both under IFRS and National GAAP, 'Derivatives — Hedge accounting' shall include derivatives held for hedge accounting under the relevant accounting framework.

**5. FINANCIAL INSTRUMENTS****5.1. Financial assets**

24. The carrying amount shall mean the amount to be reported in the asset side of the balance sheet. The carrying amount of financial assets shall include accrued interest.
25. Financial assets shall be distributed among the following classes of instruments: 'Cash on hand', 'Derivatives', 'Equity instruments', 'Debt securities', and 'Loan and advances'.
26. 'Debt securities' are debt instruments held by the institution issued as securities that are not loans in accordance with the ECB BSI Regulation.
27. 'Loans and advances' are debt instruments held by the institutions that are not securities; this item includes 'loans' in accordance with the ECB BSI Regulation as well as advances that cannot be classified as 'loans' according to the ECB BSI Regulation. 'Advances that are not loans' are further characterized in paragraph 41(g) of Part 1 of this Annex. Consequently, 'debt instruments' shall include 'loans and advances' and 'debt securities'.

**5.2. Financial liabilities**

28. The carrying amount shall mean the amount to be reported in the liability side of the balance sheet. The carrying amount of financial liabilities shall include accrued interest.
29. Financial liabilities shall be distributed among the following classes of instruments: 'Derivatives', 'Short positions', 'Deposits', 'Debt securities issued' and 'Other financial liabilities'.
30. 'Deposits' are defined in the same way as in the ECB BSI Regulation.
31. 'Debt securities issued' are debt instruments issued as securities by the institution that are not deposits in accordance with the ECB BSI Regulation.
32. 'Other financial liabilities' include all financial liabilities other than derivatives, short positions, deposits and debt securities issued.
33. Under IFRS or compatible National GAAP, 'Other financial liabilities' may include financial guarantees when they are measured either at fair value through profit or loss [IAS 39.47(a)] or at the amount initially recognised less cumulative amortization [IAS 39.47(c)(ii)]. Loan commitments shall be reported as 'Other financial

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liabilities' where they are designated as financial liabilities at fair value through profit or loss [IAS 39.4(a)] or they are commitments to provide a loan at a below-market interest rate [IAS 39.4(b), 47(d)]. Provisions arising from these contracts [IAS 39.47(c)(i), (d)(i)] are reported as provisions for 'Commitments and guarantees given'.

34. 'Other financial liabilities' may also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions (payables for transactions recognised before the payment date).

6. COUNTERPARTY BREAKDOWN

35. Where a breakdown by counterparty is required the following counterparty sectors shall be used:

- (a) central banks;
- (b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under 'non-financial corporations'); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements;
- (c) credit institutions: any institution covered by the definition in Article 4(1)(1) of CRR ('undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account') and multilateral development banks;
- (d) other financial corporations: all financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries and financial auxiliaries;
- (e) non-financial corporations: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation;
- (f) households: individuals or groups of individuals as consumers, and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included.

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36. The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE codes should be driven by the characteristics of the more relevant or determinant obligor.

**PART 2**

## TEMPLATE RELATED INSTRUCTIONS

## 1. BALANCE SHEET

1.1. **Assets (1.1)**

1. 'Cash on hand' includes holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
2. 'Cash balances at central banks' include balances receivable on demand at central banks.
3. 'Other demand deposits' include balances receivable on demand with credit institutions.
4. 'Investments in subsidiaries, joint ventures and associates' include the investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated. The carrying amount of investments accounted for using the equity method includes related goodwill.
5. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other assets'. Other assets may include gold, silver and other commodities, even when they are held with trading intent.
6. 'Non-current assets and disposal groups classified as held for sale' has the same meaning as under IFRS 5.

1.2. **Liabilities (1.2)**

7. Provisions for 'Pensions and other post employment defined benefit obligations' include the amount of net defined benefit liabilities.
8. Under IFRS or compatible National GAAP, provisions for 'Other long-term employee benefits' include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short term employee benefits [IAS 19.11(a)], defined contribution plans [IAS 19.51(a)] and termination benefits [IAS 19.169(a)] shall be included in 'Other liabilities'.

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9. 'Share capital repayable on demand' includes the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.
10. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other liabilities'.
11. 'Liabilities included in disposal groups classified as held for sale' has the same meaning as under IFRS 5.
12. 'Funds for general banking risks' are amounts that have been assigned in accordance with Article 38 of the BAD. When recognised, they shall appear separately either as liabilities under 'provisions' or within equity under 'other reserves'.

**1.3. Equity (1.3)**

13. Under IFRS or compatible National GAAP, equity instruments that are financial instruments include those contracts under the scope of IAS 32.
14. 'Unpaid capital which has been called up' includes the carrying amount of capital issued by the institution that has been called-up to the subscribers but not paid at the reference date.
15. 'Equity component of compound financial instruments' includes the equity component of compound financial instruments (that is, financial instruments that contain both a liability and an equity component) issued by the institution, when segregated in accordance with the relevant accounting framework (including compound financial instruments with multiple embedded derivatives whose values are interdependent).
16. 'Other equity instruments issued' includes equity instruments that are financial instruments other than 'Capital' and 'Equity component of compound financial instruments'.
17. 'Other equity' shall comprise all equity instruments that are not financial instruments including, among others, equity-settled share-based payment transactions [IFRS 2.10].
18. Under IFRS or compatible National GAAP, 'Revaluation reserves' includes the amount of reserves resulting from first-time adoption to IAS, or compatible National GAAP, that have not been released to other type of reserves.
19. 'Other reserves' are split between 'Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates' and 'Other'. 'Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates' include the accumulated amount

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of income and expenses generated by the aforementioned investments through profit or loss in past years. 'Other' includes reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve.

20. 'Treasury shares' cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution.

2. STATEMENT OF PROFIT OR LOSS (2)

21. Interest income and interest expense from financial instruments held for trading, and from financial instruments designated at fair value through profit or loss, shall be reported either separately from other gains and losses under items 'interest income' and 'interest expense' ('clean price') or as part of gains or losses from these categories of instruments ('dirty price').
22. Institutions shall report the following items broken down by accounting portfolios:
- (a) 'Interest income';
  - (b) 'Interest expense';
  - (c) 'Dividend income';
  - (d) 'Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss, net';
  - (e) 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss'.
23. 'Interest income. Derivatives — Hedge accounting, interest rate risk' and 'Interest expenses. Derivatives — Hedge accounting, interest rate risk' include the amounts related to those derivatives classified in the category 'hedge accounting' which cover interest rate risk. They shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked.
24. The amounts related to those derivatives classified in the category 'held for trading' which are hedging instruments from an economic but not accounting point of view may be reported as interest income and expenses to present correct interest income and expenses from the financial instruments that are hedged. These amounts shall be included as a part of the items 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading'.
25. 'Interest income — other assets' includes amounts of interest income not included in the other items. This item may include interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.

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26. 'Interest expenses — other liabilities' includes amounts of interest expenses not included in the other items. This item may include interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.
  27. 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations' includes profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
  28. Dividend income from financial assets held for trading and from financial assets designated at fair value through profit or loss shall be reported either as 'dividend income' separately from other gains and losses from these categories or as part of gains or losses from these categories of instruments. Dividend income from subsidiaries, associates and joint ventures which are outside the scope of consolidation shall be reported within 'Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates' and, according to IAS 28.10, the carrying amount of the investment shall be reduced for those accounted for under the equity method. Under IFRS, the gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates shall be reported within 'Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates'.
  29. Under IFRS or compatible National GAAP, impairment on 'Financial assets at cost' includes impairment losses arising from the application of the impairment rules in IAS 39.66.
  30. For 'Gains or (-) losses from hedge accounting, net' institutions shall report fair value changes on hedging instruments and hedged items, including the result of ineffectiveness from cash flow hedges and from hedges of net investment in foreign operations.
3. STATEMENT OF COMPREHENSIVE INCOME (3)
31. Under IFRS or compatible National GAAP, 'Income tax relating to items that will not be reclassified' and 'Income tax relating to items that may be reclassified to profit or (-) loss' [IAS 1.91 (b), IG6] shall be reported as separate line items.
4. BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR (4)
32. Financial assets shall be broken down by instrument and — where required — by counterparty.
  33. Under IFRS or compatible National GAAP, equity instruments shall be reported with a specific breakdown ('of which') to identify instruments measured at cost and specific counterparty sectors

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only. Under National GAAP based on BAD, equity instruments shall be reported with a specific breakdown ('of which') to identify unquoted and specific counterparty sectors only.

34. For available-for-sale financial assets institutions shall report the fair value of impaired assets and unimpaired assets respectively, and the cumulative amount of impairment losses recognised in profit or loss as at the reporting date. The sum of fair value of unimpaired assets and fair value of impaired assets shall be the carrying amount of these assets.
  35. Under IFRS or compatible National GAAP, for financial assets classified as 'Loans and receivables' or as 'Held-to-maturity', the gross carrying amount of unimpaired assets and of impaired assets shall be reported. The allowances shall be broken down to 'Specific allowances for financial assets, individually estimated', 'Specific allowances for financial assets, collectively estimated' and 'Collective allowances for incurred but not reported losses'. Under National GAAP based on BAD, for financial assets classified as 'non-trading non-derivative financial asset measured at a cost-based method', the gross carrying amount of unimpaired assets and of impaired assets shall be reported.
  36. 'Specific allowances for financial assets, individually estimated' shall include cumulative amount of impairment related to financial assets which have been assessed individually.
  37. 'Specific allowances for financial assets, collectively estimated' shall include the cumulative amount of collective impairment calculated on insignificant loans which are impaired on individual basis and for which the institution decides to use a statistical approach (portfolio basis). This approach does not preclude performing individual impairment evaluation of loans that are individually insignificant and thus to report them as specific allowances for financial assets, individually estimated.
  38. 'Collective allowances for incurred but not reported losses' shall include the cumulative amount of collective impairment determined on financial assets which are not impaired on individual basis. For 'allowances for incurred but not reported losses', IAS 39.59(f), AG87 and AG90 may be followed.
  39. The sum of unimpaired assets and impaired assets net of all the allowances shall be equal to the carrying amount.
  40. Template 4.5 includes the carrying amount of 'Loans and advances' and 'Debt securities' that fall within the definition of 'subordinated debt' in paragraph 54 of this Part.
5. BREAKDOWN OF LOANS AND ADVANCES BY PRODUCT (5)
41. The 'carrying amount' of loans and advances shall be reported by type of product net of allowances due to impairment. Balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits' shall also be reported in this template independently of the 'accounting portfolio' in which they are included shall be allocated to the following products:

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- (a) ‘on demand (call) and short notice (current account)’ include balances receivable on demand (call), at short notice, current accounts and similar balances which may include loans that are overnight deposits for the borrower, regardless of their legal form. It also includes ‘overdrafts’ that are debit balances on current account balances;
- (b) ‘Credit card debt’ includes credit granted either via delayed debit cards or via credit cards [ECB BSI Regulation];
- (c) ‘Trade receivables’ include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This item includes all factoring transactions (both with and without recourse);
- (d) ‘Finance leases’ include the carrying amount of finance lease receivables. Under IFRS or compatible National GAAP, ‘finance lease receivables’ are as defined in IAS 17;
- (e) ‘Reverse repurchase loans’ include finance granted in exchange for securities bought under repurchase agreements or borrowed under securities lending agreements;
- (f) ‘Other term loans’ include debit balances with contractually fixed maturities or terms that are not included in other items;
- (g) ‘Advances that are not loans’ include advances that cannot be classified as ‘loans’ according to the ECB BSI Regulation. This item includes, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection);
- (h) ‘Mortgage loans [Loans collateralized by immovable property]’ include loans formally secured by immovable property collateral independently of their loan/collateral ratio (commonly referred as ‘loan-to-value’);
- (i) ‘Other collateralized loans’ include loans formally backed by collateral, independently of their loan/collateral ratio (so-called ‘loan-to-value’), other than ‘Loans collateralised by immovable property’, ‘Finance leases’ and ‘Reverse repurchase loans’. This collateral includes pledges of securities, cash, and other collateral;
- (j) ‘Credit for consumption’ includes loans granted mainly for the personal consumption of goods and services [ECB BSI Regulation];



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- (k) 'Lending for house purchase' includes credit extended to households for the purpose of investing in houses for own use and rental, including building and refurbishments [ECB BSI Regulation];
  - (l) 'Project finance loans' include loans that are recovered solely from the income of the projects financed by them.
- 6. BREAKDOWN OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE CODES (6)
  - 42. Gross carrying amount of loans and advances to non-financial corporations shall be classified by sector of economic activities using codes in NACE Regulation ('NACE Codes') on the basis of the principal activity of the counterparty.
  - 43. The classification of the exposures incurred jointly by more than one obligor shall be done in accordance with paragraph 36 of Part 1.
  - 44. Reporting of NACE codes shall be done with the first level of disaggregation (by 'section').
  - 45. For debt instruments at amortised cost or at fair value through other comprehensive income, 'Gross carrying amount' shall mean the carrying amount excluding 'Accumulated impairment'. For debt instruments at fair value through profit and loss, 'Gross carrying amount' shall mean the carrying amount excluding 'Accumulated changes in fair value due to credit risk'.
  - 46. 'Accumulated impairment' shall be reported for financial assets at amortised cost or at fair value through other comprehensive income. 'Accumulated changes in fair value due to credit risk' figures shall be reported for financial assets at fair value through profit or loss. 'Accumulated impairment' shall include specific allowances for financial assets, individually and collectively estimated as defined in paragraphs 36 and 37 as well as 'Collective allowances for incurred but not reported losses' as defined in paragraph 38, but do not include 'Accumulated write-offs' amounts as defined in paragraph 49.
- 7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE OR IMPAIRED (7)
  - 47. Debt instruments that are past due but not impaired at the reporting reference date shall be reported in the accounting portfolios subject to impairment. According to IFRS or compatible National GAAP, these accounting portfolios comprise the categories 'Available for sale', 'Loans and receivables', and 'Held-to-maturity'. According to National GAAP based on BAD, these accounting portfolios comprise also 'Non-trading debt instruments measured at a cost-based method' and 'Other non-trading non-derivative financial assets'.
  - 48. Assets qualify as past due when counterparties have failed to make a payment when contractually due. The whole amounts of such assets shall be reported and broken down according to the number of days of the oldest past due instalment. The past due analysis shall not include any impaired assets. The carrying amount of impaired financial assets shall be reported separately from the past due assets.

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49. The column 'Accumulated write-offs' includes the cumulative amount of principal and past due interest of any debt instrument that the institution is no longer recognising because they are considered uncollectible, independently of the portfolio in which they were included. These amounts shall be reported until the total extinguishment of all the institution's rights (by expiry of the statute-of-limitations period, forgiveness or other causes) or until recovery.
50. 'Write-offs' could be caused both by reductions of the carrying amount of financial assets recognised directly in profit or loss as well as by reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.

**8. BREAKDOWN OF FINANCIAL LIABILITIES (8)**

51. As 'Deposits' are defined in the same way as in the ECB BSI Regulation, regulated savings deposits shall be classified in accordance with the ECB BSI Regulation and distributed according to the counterparty. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very close to overnight deposits, are classified as deposits redeemable at notice.
52. 'Debt securities issued' shall be disaggregated into the following type of products:
  - (a) 'Certificates of deposits' are securities that enable the holders to withdraw funds from an account;
  - (b) 'Asset backed securities' according to Article 4(1)(61) of CRR;
  - (c) 'Covered Bonds' according to Article 129(1) of CRR;
  - (d) 'Hybrid contracts' comprise contracts with embedded derivatives;
  - (e) 'Other debt securities issued' includes debt securities not recorded in the previous lines and distinguishes convertible and non-convertible instruments.
53. 'Subordinated financial liabilities' issued are treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities are classified as 'Debt securities issued', whereas subordinated liabilities in the form of deposits are classified as 'Deposits'.
54. Template 8.2 includes the carrying amount of 'Deposits' and 'Debt securities issued' that meet the definition of subordinated debt classified by accounting portfolios. 'Subordinated debt' instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status have been satisfied [ECB BSI Regulation].

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9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)
55. Off-balance sheet exposures include the off-balance sheet items listed in Annex I of CRR. Off-balance sheet exposures shall be broken down in loan commitments given, financial guarantees given, and other commitments given.
56. Information on loan commitments, financial guarantees, and other commitments given and received include both revocable and irrevocable commitments.
57. 'Loan commitments' are firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. The following items of Annex I of CRR shall be classified as 'Loan commitments':
- (a) 'Forward deposits'.
  - (b) 'Undrawn credit facilities' which comprise agreements to 'lend' or provide 'acceptance facilities' under pre-specified terms and conditions.
58. 'Financial guarantees' are contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Under IFRS or compatible National GAAP, these contracts meet the IAS 39.9 and IFRS 4.A definition of financial guarantee contracts. The following items of Annex I of CRR shall be classified as 'financial guarantees':
- (a) 'Guarantees having the character of credit substitute';
  - (b) 'Credit derivatives' that meet the definition of financial guarantee;
  - (c) 'Irrevocable standby letters of credit having the character of credit substitutes';
59. 'Other commitments' includes the following items of Annex I of CRR:
- (a) 'Unpaid portion of partly-paid shares and securities';
  - (b) 'Documentary credits issued or confirmed';
  - (c) Trade finance Off-balance sheet items;
  - (d) 'Documentary credits in which underlying shipment acts as collateral and other self-liquidating transactions';

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- (e) 'Warranties and indemnities' (including tender and performance bonds) and 'guarantees not having the character of credit substitutes';
  - (f) 'Shipping guarantees, customs and tax bonds';
  - (g) Note issuance facilities (NIFs) and revolving underwritings facilities (RUFs);
  - (h) 'Undrawn credit facilities' which comprise agreements to 'lend' or provide 'acceptance facilities' when the terms and conditions are not pre-specified;
  - (i) 'Undrawn credit facilities' which comprise agreements to 'purchase securities' or 'provide guarantees';
  - (j) 'Undrawn credit facilities for tender and performance guarantees';
  - (k) 'Other off-balance sheet items' in Annex I of CRR.
60. Under IFRS or compatible National GAAP, the following item are recognised in the balance sheet and, consequently, should not be reported as off-balance sheet exposures:
- (a) 'Credit derivatives' that do not meet the definition of financial guarantees are 'derivatives' under IAS 39;
  - (b) 'Acceptances' are obligations by an institution to pay on maturity the face value of a bill of exchange, normally covering the sale of goods. Consequently, they are classified as 'trade receivables' on the balance sheet;
  - (c) 'Endorsements on bills' that do not meet the criteria for de-recognition under IAS 39;
  - (d) 'Transactions with recourse' that do not meet the criteria for de-recognition under IAS 39;
  - (e) 'Assets purchased under outright forward purchase agreements' are 'derivatives' under IAS 39;
  - (f) 'Asset sale and repurchase agreements as defined in Article 12(3) and (5) of Directive 86/635/EEC'. In these contracts, the transferee has the option, but not the obligation, to return the assets at a price agreed in advance on a date specified (or to be specified). Therefore, these contracts meet the definition of derivatives under IAS 39.9.
61. 'of which: defaulted' shall include the nominal amount of those loan commitments, financial guarantees and other commitments given whose counterparty has incurred in default according to Article 178 of CRR.

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62. For off-balance sheet exposures, the ‘Nominal amount’ is the amount that best represents the institution's maximum exposure to credit risk without taking account of any collateral held or other credit enhancements. In particular, for financial guarantees given, the nominal amount is the maximum amount the entity could have to pay if the guarantee is called on. For loan commitments, the nominal amount is the undrawn amount that the institution has committed to lend. Nominal amounts are exposure values before applying conversion factors and credit risk mitigation techniques.
63. In template 9.2, for loan commitments received, the nominal amount is the total undrawn amount that the counterparty has committed to lend to the institution. For other commitments received the nominal amount is the total amount committed by the other party in the transaction. For financial guarantees received, the ‘maximum amount of the guarantee that can be considered’ is the maximum amount the counterparty could have to pay if the guarantee is called on. When a financial guarantee received has been issued by more than one guarantor, the guaranteed amount shall be reported only once in this template; the guaranteed amount shall be allocated to guarantor that is more relevant for the mitigation of credit risk.

**10. DERIVATIVES (10 AND 11)**

64. The carrying amount and the notional amount of the derivatives held for trading and the derivatives held for hedge accounting shall be reported broken down by type of underlying risk, type of market (over-the-counter versus organised markets) and type of product.
65. Institutions shall report the derivatives held for hedge accounting broken down by type of hedge.
66. Derivatives included in hybrid instruments which have been separated from the host contract shall be reported in templates 10 and 11 according to the nature of the derivative. The amount of the host contract is not included in these templates. However, if the hybrid instrument is measured at fair value through profit or loss, the contract as a whole shall be included in the category of held for trading or financial instruments designated at fair value through profit or loss (and, thus, the embedded derivatives are not reported in 10 and 11).

**10.1. Classification of derivatives by type of risk**

67. All derivatives shall be classified into the following risk categories:
- (a) Interest rate: Interest rate derivatives are contracts related to an interest-bearing financial instrument whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a Treasury bill. This category is restricted to those deals where all the legs are exposed to only one currency's interest rate. Thus it excludes contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts whose predominant risk characteristic is foreign exchange risk, which are to be reported as foreign exchange contracts. Interest rate contracts include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaptions and interest rate warrants.

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- (b) Equity: Equity derivatives are contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices.
  - (c) Foreign exchange and gold: These derivatives include contracts involving the exchange of currencies in the forward market and the exposure to gold. They therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaptions and currency warrant. Foreign exchange derivatives include all deals involving exposure to more than one currency, whether in interest rates or exchange rates. Gold contracts include all deals involving exposure to that commodity.
  - (d) Credit: Credit derivatives are contracts that do not meet the definition of financial guarantees and in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit. The contracts specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset.
  - (e) Commodity: These derivatives are contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products.
  - (f) Other: These derivatives are any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.
68. When a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:
- (a) Commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may include foreign exchange, interest rate or equity, shall be reported in this category.
  - (b) Equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates should be included in this category.
  - (c) Foreign exchange and gold: This category includes all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining either to interest-bearing financial instruments or exchange rates.

**▼ M3****10.2. Amounts to be reported for derivatives**

69. The 'carrying amount' for all derivatives (hedging or trading) is the fair value. Derivatives with a positive fair value (above zero) are 'financial assets' and derivatives with a negative fair value (below zero) are 'financial liabilities'. The 'carrying amount' shall be reported separately for derivatives with a positive fair value ('financial assets') and for those with a negative fair value ('financial liabilities'). At the date of initial recognition, a derivative is classified as 'financial asset' or 'financial liability' according to its initial fair value. After initial recognition, as the fair value of a derivative increases or decreases, the terms of the exchange may become either favourable to the institution (and the derivative is classified as 'financial asset') or unfavourable (and the derivative is classified as 'financial liability').
70. The 'Notional amount' is the gross nominal of all deals concluded and not yet settled at the reference date. In particular, the following shall be taken account to determine the notional amount:
- (a) For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the reference date;
  - (b) The notional amount value to be reported for a derivative contract with a multiplier component is the contract effective notional amount or par value;
  - (c) Swaps: The notional amount of a swap is the underlying principal amount upon which the exchange of interest, foreign exchange or other income or expense is based;
  - (d) Equity and commodity-linked contracts: The notional amount to be reported for an equity or commodity contract is the quantity of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit. The notional amount to be reported for commodity contracts with multiple exchanges of principal is the contractual amount multiplied by the number of remaining exchanges of principal in the contract;
  - (e) Credit derivatives: The contract amount to be reported for credit derivatives is the nominal value of the relevant reference credit;
  - (f) Digital options have a predefined payoff which can be either a monetary amount or a number of contracts of an underlying. The notional amount for digital options is defined as either the predefined monetary amount or the fair value of the underlying at the reference date.
71. The column 'Notional amount' of derivatives includes, for each line item, the sum of the notional amounts of all contracts in which the institution is counterparty, independently of whether the derivatives are considered assets or liabilities on the face of the balance sheet. All notional amounts shall be reported regardless whether the fair value of derivatives is positive, negative or equal to zero. Netting among the notional amounts is not allowed.

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72. The 'Notional amount' shall be reported by 'total' and by 'of which: sold' for the line items: 'OTC options', 'Organised market options', 'Commodity' and 'Other'. The item 'of which sold' includes the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the institution (option writer) have the right to exercise the option and for the items related to credit risk derivatives, the notional amounts of the contracts in which the institution (protection seller) has sold (gives) protection to their counterparties (protection buyers).

**10.3. Derivatives classified as 'economic hedges'**

73. Derivatives that are not effective hedging instruments in accordance with IAS 39 should be included in the 'held for trading' portfolio. This applies also to derivatives held for hedging purposes not meeting the requirements in IAS 39 to be effective hedging instruments as well as to derivatives linked to unquoted equity instruments whose fair value cannot be measured reliably.
74. Derivatives 'held for trading' that meet the definition of 'economic hedges' shall be reported separately for each type of risk. The item 'economic hedges' includes those derivatives that are classified as 'held for trading' but they are not part of the trading book as defined in Article 4(1)(86) of CRR. This item does not include derivatives for proprietary trading.

**10.4. Breakdown of derivatives by counterparty sector**

75. The carrying amount and the total notional amount of derivatives held for trading, and also of derivatives held for hedge accounting, which are traded in the OTC market, shall be reported by counterparty using the following categories:
- (a) 'credit institutions',
  - (b) 'other financial corporations', and
  - (c) 'rest' comprising all other counterparties.
76. All OTC derivatives, without regarding the type of risk to which they are related, shall be broken down by these counterparties. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the institution in the contract (buyer or seller of protection) is allocated.

**11. MOVEMENTS IN ALLOWANCES FOR CREDIT LOSSES AND IMPAIRMENT OF EQUITY INSTRUMENTS (12)**

77. 'Increases due to amounts set aside for estimated loan losses during the period' shall be reported when, for the main category of assets or the counterparty, the estimation of the impairment for the period result in the recognition of net expenses; that is, for the given category or counterparty, the increases in the impairment for the period exceed the decreases. 'Decreases due to amounts reversed for estimated loan losses during the period' shall be reported when, for the main category of assets or counterparty, the estimation of the impairment for the period result in the recognition of net income; that is, for the given category or counterparty, the decreases in the impairment for the period exceed the increases.



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78. As explained in paragraph 50 of this Part, ‘write-offs’ may be done either by recognising directly in the statement of profit or loss the reduction in the amount of the financial asset (without using an allowance account) or by reducing the amount of the allowance accounts related to a financial asset. ‘Decreases due to amounts taken against allowances’ means decreases in the accumulated amount of allowances due to ‘write-offs’ made during the period because the related debt instruments are considered uncollectible. ‘Value adjustments recorded directly to the statement of profit or loss’ are ‘write-offs’ made during the period directly against the amount of the related financial asset.

## 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 be reported by type of pledges: mortgage loans and other collateralised loans, and by financial guarantees. The loans and advances shall be broken down by counterparties.

80. In template 13.1, the ‘maximum amount of the collateral or guarantee that can be considered’ shall be reported. The sum of the amounts of a financial guarantee and/or collateral shown in the related columns of template 13.1 shall not exceed the carrying amount of the related loan.

81. For reporting loans and advances according to the type of pledge the following definitions shall be used:

(a) within ‘Mortgage loans [Loans collateralised by immovable property]’, ‘Residential’ includes loans secured by residential immovable property and ‘Commercial’ loans secured by pledges of commercial immovable property; in both cases as defined in CRR;

(b) within ‘Other collateralised loans’, ‘Cash [Debt instruments issued]’ includes pledges of deposits in or debt securities issued by the institution, and ‘Rest’ includes pledges of other securities or assets. The term institution must be understood here as referring to the institution providing the debt security to be used as collateral (which issues it actually) and receiving the loan and advance; not to the reporting institution, which is the one which receives the collateral and grants the loan and advance;

(c) ‘Financial guarantees received’ include contracts that require the issuer to make specified payments to reimburse the institution of a loss it incurs, because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument.

82. For loans and advances that have simultaneously more than one type of collateral or guarantee, the amount of the ‘Maximum collateral/guarantee that can be considered’ shall be allocated according to its quality starting from the one with the best quality.

12.2. **Collateral obtained by taking possession during the period [held at the reporting date] (13.2)**

83. This template includes the carrying amount of the collateral that has been obtained between the beginning and the end of the reference period and that remain recognised in the balance sheet at the reference date.

**▼ M3****12.3. Collateral obtained by taking possession [tangible assets] accumulated (13.3)**

84. 'Foreclosure [tangible assets]' is the cumulative carrying amount of tangible assets obtained by taking possession of collateral that remains recognised in the balance sheet at the reference date excluding those classified as 'Property, plant and equipment'.

**13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)**

85. Institutions shall report the value of financial instruments measured at fair value according to the hierarchy provided by in IFRS 13.72.

86. 'Change in fair value for the period' shall include gains or losses from re-measurements in the period of the instruments that continue to exist at the reporting date. These gains and losses are reported as for inclusion in the statement of profit or loss; thus, the amounts reported are before taxes.

87. 'Accumulated change in fair value before taxes' shall include the amount of gains or losses from re-measurements of the instruments accumulated from the initial recognition to the reference date.

**14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)**

88. Template 15 includes information on transferred financial assets of which part or all do not qualify for de-recognition, and financial assets entirely derecognised for which the institution retains servicing rights.

89. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets were included in the assets side and not according to the portfolio in which they were included in the liability side.

90. The column 'Amounts derecognised for capital purposes' includes the carrying amount of the financial assets recognised for accounting purposes but derecognised for prudential purposes because the institution is treating them as securitisation positions for capital purposes in accordance with Article 109 of CRR since significant credit risk has been transferred according to the articles 243 and 244 of CRR.

91. 'Repurchase agreements' ('repos') are transactions in which the institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. Transactions involving the temporary transfer of gold against cash collateral shall also be considered 'Repurchase agreements' ('repos'). Amounts received by the institution in exchange for financial assets transferred to a third party ('temporary acquirer') shall be classified under 'repurchase agreements' where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements also include repo-type operations which may include:

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- (a) Amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral;
  - (b) Amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.
92. 'Repurchase agreements' ('repos') and 'reverse repurchase loans' ('reverse repos') involve cash received or loaned out by the institution.
93. In a securitisation transaction, when the transferred financial assets are derecognized, institutions shall declare the gains (losses) generated by the item within the income statement corresponding to the 'accounting portfolios' in which the financial assets were included prior to their de-recognition.
15. **BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)**
94. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.
- 15.1. **Interest income and expenses by instrument and counterparty sector (16.1)**
95. The interests shall be broken down both by interest income on financial and other assets and interest expenses on financial and other liabilities. Interest income on financial assets includes interest income on derivatives held for trading, debt securities, and loans and advances. Interest expenses on financial liabilities includes interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities. For the purpose of template 16.1, short positions shall be considered within other financial liabilities. All instruments in the various portfolios are taken into account except those included in the items 'Derivatives — Hedge accounting' not used to hedge interest rate risk.
96. Interest on derivatives held for trading includes the amounts related to those derivatives held for trading which qualify as 'economic hedges' that are included as interest income or expenses to correct the income and expense of the hedged financial instruments from an economic but not accounting point of view.
- 15.2. **Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss by instrument (16.2)**
97. Gains and losses on de-recognition of financial assets and financial liabilities not measured at fair value through profit or loss shall be broken down by type of financial instrument and by accounting portfolio. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
- 15.3. **Gains or losses on financial assets and liabilities held for trading by instrument (16.3)**
98. Gains and losses on financial assets and liabilities held for trading shall be broken down by type of instrument; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the financial instrument.

**▼ M3****15.4. Gains or losses on financial assets and liabilities held for trading by risk (16.4)**

99. Gains and losses on financial assets and financial liabilities held for trading shall also be broken down by type of risk; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the underlying risk (interest rate, equity, foreign exchange, credit, commodity and other) associated to the exposure, including related derivatives. Gains and losses from exchange differences shall be included in the item in which the rest of gains and losses arising from the converted instrument are included. Gains and losses on assets and liabilities other than derivatives shall be included as follows:

- (a) Interest rate instruments: including trading of loans and advances, deposits and debt securities (held or issued);
- (b) Equity instruments: including trading of shares, quotas of UCITS and other equity instruments;
- (c) Foreign exchange trading: including exclusively trading on foreign exchanges;
- (d) Credit risk instruments: including trading of credit link notes;
- (e) Commodities: this item includes only derivatives because commodities held with trading intent shall be reported under 'Other assets' not under 'Financial assets held for trading'.
- (f) Other: including trading of financial instruments which cannot be classified in other breakdowns.

**15.5. Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)**

100. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. Institutions shall report the net realised and unrealised and the amount of change in fair value in the period due to changes in the credit risk (own credit risk of the borrower or issuer).

**15.6. Gains or losses from hedge accounting (16.6)**

101. Gains and losses from hedge accounting shall be broken down by type of hedge accounting: fair value hedge, cash flow hedge and hedge of net investments in foreign operations. Gains and losses related to fair value hedge shall be broken down between the hedging instrument and the hedged item.

**15.7. Impairment on financial and non-financial assets (16.7)**

102. 'Additions' shall be reported when, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in recognition of net expenses. 'Reversals' shall be reported when, for the accounting portfolio or main category of assets, the estimation of the impairment for the period result in the recognition of net income.

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16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)
  103. 'Accounting scope of consolidation' includes the carrying amount of assets, liabilities and equity as well as the nominal amounts of the off-balance sheet exposures prepared using the accounting scope of consolidation; that is, including in the consolidation insurance undertakings and non-financial corporations.
  104. In this template, the item 'Investments in subsidiaries, joint ventures and associates' shall not include subsidiaries as with the accounting scope of consolidation all subsidiaries are fully consolidated
  105. 'Assets under reinsurance and insurance contracts' shall include assets under reinsurance ceded as well as, if any, assets related to insurance and reinsurance contracts issued.
  106. Liabilities under insurance and reinsurance contracts' shall include liabilities under insurance and reinsurance contracts issued.
17. GEOGRAPHICAL BREAKDOWN (20)
  107. Template 20 shall be reported when the institution exceeds the threshold described in Article 5.1(a)(iv). The geographical breakdown by location of the activities in templates 20.1 to 20.3 distinguishes between 'domestic activities' and 'non-domestic activities'. 'Location' means the jurisdiction of incorporation of the legal entity which has recognized the corresponding asset or liability; for branches, it means the jurisdiction of its residence. For these purposes, 'Domestic' shall include the activities recognised in Member State where the institution is located.
  108. Templates 20.4 to 20.7 contain information 'country-by-country' on the basis of the residence of the immediate counterparty. The breakdown provided shall include exposures or liabilities with residents in each foreign country in which the institution has exposures. Exposures or liabilities with supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries'.
  109. In template 20.4 for debt instruments, 'gross carrying amount' shall be reported as defined in paragraph 45 of Part 2. For derivatives and equity instruments, the amount to be reported is the carrying amount. 'Of which: Non-performing' loans and advances shall be reported as defined in paragraphs 145 to 157 of this Annex. Debt forbearance comprises all 'debt' contracts for the purpose of template 19 to which forbearance measures, as defined in paragraphs 163 to 179 of this Annex, are extended. Template 20.7 shall be reported with the classification by NACE Codes on a 'country-by-country' basis. NACE Codes shall be reported with the first level of disaggregation (by 'section').
18. TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)
  110. For the purposes of the calculation of the threshold in Article 9(e) tangible assets that have been leased by the institution (lessor) to third parties in agreements that qualify as operating leases under the relevant accounting framework shall be divided by total of tangible assets.

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111. Under IFRS or compatible National GAAP, assets that have been leased by the institution (as lessor) to third parties in operating leases shall be reported broken down by measurement method.

19. ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)

112. For the purposes of the calculation of the threshold in Article 9(f), the amount of 'net fee and commission income' is the absolute value of the difference between 'fee and commission income' and 'fee and commission expense'. For the same purposes, the amount of 'net interest' is the absolute value of the difference between 'interest income' and 'interest expenses'.

19.1. **Fee and commission income and expenses by activity (22.1)**

113. The fee and commission income and expenses shall be reported by type of activity. Under IFRS or compatible National GAAP, this template includes fee and commission income and expenses other than:

(a) amounts considered for the calculation of the effective interest of financial instruments [IFRS 7.20.(c)] and

(b) amounts arising from financial instruments that are measured at fair value through profit or loss [IFRS 7.20.(c).(i)].

114. Transaction costs directly attributable to the acquisition or issue of financial instruments not measured at fair value through profit or loss shall not be included; they form part of the initial acquisition/issue value of these instruments and are amortised to profit or loss over their residual life using the effective interest rate [see IAS 39.43].

115. Transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included as a part of 'Gains or losses on financial assets and liabilities held for trading, net' or 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net'. They shall not be part of the initial acquisition or issuance value of these instruments and are immediately recognized in profit or loss.

116. Institutions shall report fee and commission income and expenses according to the following criteria:

(a) 'Securities. Issuances' includes fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution;

(b) 'Securities. Transfer orders' includes fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities;

(c) 'Securities. Other' includes fees and commissions generated by the institution providing other services related with securities not originated or issued by the institution;

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- (d) 'Clearing and settlement' includes fee and commission income (expenses) generated by (charged to) the institution when participating in counterparty, clearing and settlement facilities;
- (e) 'Asset management', 'Custody', 'Central administrative services for collective investment undertakings', 'Fiduciary transactions', 'Payment services' include fee and commission income (expenses) generated by (charged to) the institution when providing these services;
- (f) 'Structured finance' includes fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities originated or issued by the institution;
- (g) 'Servicing fees from securitisation activities' includes, on the income side, the fee and commission income generated by the institution providing loan servicing services and on the expense side, the fee and commission expense charged to the institution by loan service providers;
- (h) 'Loan commitments given' and 'Financial guarantees given' include the amount, recognized as income during the period, of the amortization of the fees and commission for these activities initially recognised as 'other financial liabilities';
- (i) 'Loan commitments received' and 'Financial guarantees received' include the fee and commission expense recognised by the institution as a consequence of the charge made by the counterparty that has given the loan commitment or the financial guarantee;
- (j) 'Other' includes the rest of fee and commission income (expenses) generated by (charged to) the institution such as those derived from 'other commitments', from foreign exchange services (such as exchange of foreign banknotes or coins) or from providing (receiving) other fee-based advice and services.

**19.2. Assets involved in the services provided (22.2)**

117. Business related to asset management, custody functions, and other services provided by the institution shall be reported using the following definitions:

- (a) 'Asset management' refers to assets belonging directly to the customers, for which the institution is providing management. 'Asset management' shall be reported by type of customer: collective investment undertakings, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles;
- (b) 'Custody assets' refers to the services of safekeeping and administration of financial instruments for the account of clients provided by the institution and services related to custodianship such as cash and collateral management. 'Custody assets' shall be reported by type of customers for which the institution is holding the assets distinguishing between collective

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investment undertakings and others. The item ‘of which: entrusted to other entities’ refers to the amount of assets included in custody assets for which the institution has given the effective custody to other entities;

- (c) ‘Central administrative services for collective investment’ refers to the administrative services provided by the institution to collective investment undertakings. It includes, among others, the services of transfer agent; of compiling accounting documents; of preparing the prospectus, financial reports and all other documents intended for investors; of carrying out the correspondence by distributing financial reports and all other documents intended for investors; of carrying out issues and redemptions and keeping the register of investors; as well as of calculating the net asset value;
- (d) ‘Fiduciary transactions’ refers to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody asset management services to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item without regarding whether the institution provides additionally other services;
- (e) ‘Payment services’ refers to the collection on behalf of customers of payments generated by debt instruments that are neither recognised on the balance sheet of the institution nor originated by it;
- (f) ‘Customer resources distributed but not managed’ refers to products issued by entities outside the group that the institution has distributed to its current customers. This item shall be reported by type of product;
- (g) ‘Amount of the assets involved in the services provided’ includes the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used if the fair value is not available. In those cases where the institution provides services to entities such as collective investment undertakings, pension funds, the assets concerned may be shown at the value at which these entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, if appropriate.

## 20. INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)

118. ‘Liquidity support drawn’ shall mean the sum of the carrying amount of the loan and advances granted to unconsolidated structured entities and the carrying amount of debt securities held that have been issued by unconsolidated structured entities.

## 21. RELATED PARTIES (31)

119. Institutions shall report amounts and/or transactions related to the balance sheet and the off-balance sheet exposures where the counterparty is a related party.



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120. Intra-group transactions and intra-group outstanding balances shall be eliminated. Under ‘Subsidiaries and other entities of the same group’, institutions shall include balances and transactions with subsidiaries that have not been eliminated either because the subsidiaries are not fully consolidated with the prudential scope of consolidation or because, in accordance with Article 19 of CRR, the subsidiaries are excluded from the scope of prudential consolidation for being immaterial or because, for institutions that are part of a bigger group, the subsidiaries are of the ultimate parent not of the institution. Under ‘Associates and joint ventures’, institutions shall include the portions of balances and transactions with joint ventures and associates of the group to which the entity belongs that have not been eliminated when either proportional consolidation or the equity method is applied.

**21.1. Related parties: amounts payable to and amounts receivable from (31.1)**

121. For ‘Loan commitments, financial guarantees and other commitments received’, the amount that shall be reported is the sum of the ‘nominal’ of loan commitments received, the ‘maximum collateral/guarantee that can be considered’ of financial guarantees received and the ‘nominal’ of the 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’ shall include all the gains and losses on de-recognition of non-financial assets generated by transactions with related parties. This item shall include the gains and losses on de-recognition of non-financial assets, which have been generated by transactions with related parties and that are part of the following line items of the ‘Statement of profit or loss’:

(a) ‘Gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates’;

(b) ‘Gains or losses on de-recognition of non-financial assets other than held for sale’;

(c) ‘Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations’, and;

(d) ‘Profit or loss after tax from discontinued operations’.

**22. GROUP STRUCTURE (40)**

123. Institutions shall provide detailed information on subsidiaries, joint ventures and associates as of the reporting date. All subsidiaries regardless the activity they perform shall be reported. Securities classified as ‘Financial assets held for trading’, ‘Financial assets designated at fair value through profit or loss’, ‘Available-for-sale financial assets’ and Treasury shares, that is to say, own shares of reporting institution owned by it, shall be excluded from the scope of this template.

**▼ M3****22.1. Group structure: 'entity-by-entity' (40.1)**

124. The following information shall be reported on a 'entity-by-entity' basis:

- (a) 'LEI code' includes the LEI code of the investee;
- (b) 'Entity code' includes the identification code of the investee. The entity code is a row identifier and shall be unique for each row in template 40.1.
- (c) 'Entity name' includes the name of the investee;
- (d) 'Entry date' means the date in which the investee entered within the 'scope of the group';
- (e) 'Share capital' means the total amount of capital issued by the investee as at the reference date;
- (f) 'Equity of Investee', 'Total assets of the Investee' and 'Profit or (loss) of the Investee' include the amounts of these items in the last financial statements of the investee;
- (g) 'Residence of investee' means the country of residence of the investee.
- (h) 'Sector of investee' means the sector of counterparty as defined in paragraph 35 of Part 1;
- (i) 'NACE code' shall be provided on the basis of the principal activity of the investee. For non-financial corporations, NACE codes shall be reported with the first level of disaggregation (by 'section'); for financial corporations, NACE codes shall be reported with a two level detail (by 'division');
- (j) 'Accumulated equity interest (%)' is the percentage of ownership instruments held by the institution as of the reference date;
- (k) 'Voting rights (%)' means the percentages of voting rights associated to the ownership instruments held by the institution as of the reference date.
- (l) 'Group structure [relationship]' shall indicate the relationship between the parent and the investee (subsidiary, joint venture or associate);
- (m) 'Accounting treatment [Accounting Group]' shall indicate the accounting treatment with the accounting scope of consolidation (full consolidation, proportional consolidation, equity method or other);

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- (n) 'Accounting treatment [CRR Group]' shall indicate the accounting treatment with the CRR scope of consolidation (full consolidation, proportional consolidation, equity method or other);
- (o) 'Carrying amount' means amounts reported on the balance sheet of the institution for investees that are neither fully nor proportionally consolidated;
- (p) 'Acquisition cost' means the amount paid by the investors;
- (q) 'Goodwill link to the investee' means the amount of goodwill reported on the consolidated balance sheet of the institution for the investee in the items 'goodwill' or 'investments in subsidiaries, joint ventures and associated';
- (r) 'Fair value of the investments for which there are published price quotations' means the price at the reference date; it shall be provided only if the instruments are quoted.

**22.2. Group structure: 'instrument-by-instrument' (40.2)**

125. The following information shall be reported on an 'instrument-by-instrument' basis:

- (a) 'Security code' includes the ISIN code of the security. For securities without ISIN code assigned, it includes another code that uniquely identifies the security. 'Security code' and 'Holding company code' are a composite row identifier, and together shall be unique for each row in template 40.2;
- (b) 'Holding company code' is the identification code of the entity within the group that holds the investment;
- (c) 'Entity code', 'Accumulated equity interest (%)', 'Carrying amount' and 'Acquisition cost' are defined above. The amounts shall correspond to the security held by the related holding company.

**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 amortised cost, using the hierarchy in IFRS 7.27 A shall be reported in this template.

**23.2. Use of fair value option (41.2)**

127. Information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss shall be reported in this template. 'Hybrid contracts' includes the carrying amount of hybrid financial instruments classified, as a whole, in these accounting portfolios; that is, it includes non-separated hybrid instruments in their entirety.

**▼ M3****23.3. Hybrid financial instruments not designated at fair value through profit or loss (41.3)**

128. In this template shall be reported information on hybrid financial instruments with the exception of those hybrid contracts measured at fair value through profit or loss under the 'fair value option' that are reported in template 41.2.

129. 'Held for trading' includes the carrying amount of hybrid financial instruments classified, as a whole, as 'financial assets held for trading' or 'financial liabilities held for trading'; that is it includes non-separated hybrid instruments in their entirety.

130. The other rows include the carrying amount of the host contracts that have been separated from the embedded derivatives according to the relevant accounting framework. The carrying amounts of the embedded derivatives separated from these host contracts, in accordance with the relevant accounting framework, shall be reported in templates 10 and 11.

**24. TANGIBLE AND INTANGIBLE ASSETS: CARRYING AMOUNT BY MEASUREMENT METHOD (42)**

131. 'Property, plant and equipment', 'Investment property' and 'Other intangible assets' shall be reported by the criteria used in their measurement.

132. 'Other intangible assets' include all other intangible assets than goodwill.

**25. PROVISIONS (43)**

133. This template includes reconciliation between the carrying amount of the item 'Provisions' at the beginning and end of the period by the nature of the movements.

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

134. These templates include accumulated information of all defined benefit plans of the institution. When there is more than one defined benefit plan, aggregated amount of all plans shall be reported.

**26.1. Components of net defined benefit plan assets and liabilities (44.1)**

135. 'Components of net defined benefit plan assets and liabilities' shows the reconciliation of the accumulated present value of all net defined benefit liabilities (assets) as well as reimbursement rights [IAS 19.140 (a), (b)].

136. 'Net defined benefit assets' includes, in the event of a surplus, the surplus amounts that shall be recognized in the balance sheet as they are not affected by the limits set up in IAS 19.63. The amount of this item and the amount recognized in the memo item 'Fair value of any right to reimbursement recognized as asset' are included in the item 'Other assets' of the balance sheet.

**26.2. Movements in defined benefit obligations (44.2)**

137. 'Movements in defined benefit obligations' shows the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution. The effects of the different elements listed in IAS 19.141 during the period are presented separately.

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138. The amount of ‘Closing balance [present value]’ in the template for movements in defined benefit obligations shall be equal to ‘Present value defined benefit obligations’.

**26.3. Memo items [related to staff expenses] (44.3)**

139. For reporting of memorandum items related to staff expenses, the following definitions shall be used:

(a) ‘Pension and similar expenses’ includes the amount recognized in the period as staff expenses for any post — employment benefit obligations (both defined contributions plans and defined benefits plans) and contributions to social security funds.

(b) ‘Share based payments’ include the amount recognized in the period as staff expenses for share based payments.

**27. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS (45)****27.1. Gains or losses on de-recognition of non-financial assets other than held-for-sale (45.2)**

140. Gains and losses on de-recognition of non-financial assets other than held for sale shall be broken down by type of asset; each line item shall include the gain or the loss on the asset (such as property, software, hardware, gold, investment) that has been derecognised.

**27.2. Other operating income and expenses (45.3)**

141. Other operating income and expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income and direct operating expenses from investment property; income and expenses on operating leases other than investment property and the rest of operating income and expenses.

142. ‘Operating leases other than investment property’ includes, for the column ‘income’, the returns obtained, and for the column ‘expenses’ the costs incurred by the institution as lessor in their operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall be included in the item ‘Other administrative expenses’.

143. Gains or losses from remeasurements of holdings of precious metals and other commodities measured at fair value less cost to sell shall be reported among the items included in ‘Other operating income. Other’ or ‘Other operating expenses. Other’

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

144. The statement of changes in equity discloses the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.

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## 29. NON-PERFORMING EXPOSURES (18)

145. For the purpose of template 18, non-performing exposures are those that satisfy any of the following criteria:

- (a) material exposures which are more than 90 days past due;
- (b) the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past due amount or of the number of days past due.

146. That categorisation as non-performing exposures shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes in accordance with Article 178 of CRR or as impaired for accounting purposes in accordance with the applicable accounting framework.

147. Exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR and exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures. Exposures with 'collective allowances for incurred but not reported losses' referred to in paragraph 38 of this Annex shall not be considered as non-performing exposures unless they meet the criteria to be considered as non-performing exposures.

148. Exposures shall be categorised for their entire amount and without taking into account the existence of any collateral. Materiality shall be assessed in accordance with Article 178 of CRR.

149. For the purpose of template 18, 'exposures' includes all debt instruments (loans and advances which include also cash balances at central banks and other demand deposits and debt securities) and off-balance sheet exposures, except those held for trading exposures. Off-balance sheet exposures comprise the following revocable and irrevocable items:

- (a) loan commitments given;
- (b) financial guarantees given;
- (c) other commitments given.

Exposures include non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.

150. For the purpose of template 18, an exposure is 'past-due' when any amount of principal, interest or fee has not been paid at the date it was due.

151. For the purpose of template 18, 'debtor' means an obligor within the meaning of Article 178 of CRR.

152. A commitment shall be considered as a non-performing exposure for its nominal amount where, when drawn down or otherwise used, it would lead to exposures that present a risk of not being paid back in full without realisation of collateral.

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153. Financial guarantees given shall be considered as non-performing exposures for their nominal amount where the financial guarantee is at risk of being called by the counterparty ('guaranteed party'), including, in particular, where the underlying guaranteed exposure meets the criteria to be considered as non-performing, referred to in paragraph 145. Where the guaranteed party is past-due on the amount due under the financial guarantee contract, the reporting institution shall assess whether the resulting receivable meets the non-performing criteria.
154. Exposures classified as non-performing in accordance with paragraph 145 shall be categorised as either non-performing on an individual basis ('transaction based') or as non-performing for the overall exposure to a given debtor ('debtor based'). For the categorisation of non-performing exposures on an individual basis or to a given debtor, the following categorisation approaches shall be used for the different types of non-performing exposures:
- (a) for non-performing exposures classified as defaulted in accordance with Article 178 of CRR, the categorisation approach of Article 178 shall be applied;
  - (b) for exposures that are classified as non-performing due to impairment under the applicable accounting framework, the recognition criteria for impairment under the applicable accounting framework shall be applied;
  - (c) for other non-performing exposures that are neither classified as defaulted nor as impaired, the provisions of Article 178 of CRR for defaulted exposures shall be applied.
155. Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20 % of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. When a debtor belongs to a group, the need to also consider exposures to other entities of the group as non-performing shall be assessed, where they are not already considered as impaired or defaulted in accordance with Article 178 of CRR, except for exposures affected by isolated disputes that are unrelated to the solvency of the counterparty.
156. Exposures shall be considered to have ceased being non-performing when all of the following conditions are met:
- (a) the exposure meets the exit criteria applied by the reporting institution for the discontinuation of the impairment and default classification;
  - (b) the situation of the debtor has improved to the extent that full repayment, according to the original or when applicable the modified conditions, is likely to be made;
  - (c) the debtor does not have any amount past-due by more than 90 days.

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An exposure shall remain classified as non-performing while those conditions are not met, even though the exposure has already met the discontinuation criteria applied by the reporting institution for the impairment and default classification according to the applicable accounting framework and Article 178 of CRR respectively.

The classification of a non-performing exposure as non-current asset held for sale in accordance with IFRS 5 does not discontinue their classification as non-performing exposure, as non-current assets held for sale are included in the scope of definition of non-performing exposures.

157. In case of non-performing exposures with forbearance measures <sup>(1)</sup>, those exposures shall be considered to have ceased being non-performing where all the following conditions are met:

- (a) exposures are not considered to be impaired or defaulted;
- (b) one year has passed since the forbearance measures were applied;
- (c) there is not, following the forbearance measures, any past-due amount or concern regarding the full repayment of the exposure according to the post-forbearance conditions. The absence of concerns shall be determined after an analysis of the debtor's financial situation by the institution. Concerns may be considered as no longer existing where the debtor has paid, via its regular payments in accordance with the post-forbearance conditions, a total equal to the amount that was previously past-due (where there were past-due amounts) or that has been written-off (where there were no past-due amounts) under the forbearance measures or the debtor has otherwise demonstrated its ability to comply with the post-forbearance conditions.

Those specific exit conditions shall apply in addition to the criteria applied by reporting institutions for impaired and defaulted exposures according to the applicable accounting framework and Article 178 of CRR respectively.

158. Past due exposures shall be reported separately within the performing and non-performing categories for their entire amount. Performing exposures past due by less than 90 days shall be reported separately for their entire amount.

159. Non-performing exposures shall be reported broken down by past due time bands. Exposures that are not past due or are past due by 90 days or less but nevertheless are identified as non-performing due to the likelihood of non-full repayment shall be reported in a dedicated column. Exposures that present both past due amounts and a likelihood of non-full repayment shall be allocated by past-due time bands consistent with the number of days that they are past due.

Cash balances at central banks and other demand deposits shall be reported in row 070 as well as in rows 080 and 100 of template 18.

<sup>(1)</sup> Non performing exposures with forbearance measures refer to exposures listed in paragraph 180.



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Non-performing exposures classified as held for sale in accordance with IFRS 5 shall not be reported in template 18.

160. The following exposures shall be identified in separate columns:

(a) exposures which are considered to be impaired in accordance with the applicable accounting framework, except where they are exposures with incurred but not reported losses;

(b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR.

161. 'Accumulated impairment' and 'accumulated changes in fair value due to credit risk' figures shall be reported in accordance with paragraph 46. 'Accumulated impairment' means the reduction in the carrying amount of the exposure either directly or through the use of an allowance account. Accumulated impairment reported on non-performing exposures shall not include incurred but not reported losses. Incurred but not reported losses shall be reported in accumulated impairment on performing exposures. 'Accumulated changes in fair value due to credit risk' shall be reported for exposures designated at fair value through profit and loss in accordance with the applicable accounting framework.

162. Information on collateral held and financial guarantee received on non-performing exposures shall be reported separately. Amounts reported for collateral received and financial guarantees received shall be calculated in accordance with paragraphs 79 to 82. Therefore, the sum of the amounts reported for both collateral and financial guarantees shall be capped at the carrying amount of the related exposure.

30. FORBORNE EXPOSURES (19)

163. For the purpose of template 19, forborne exposures are debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments ('financial difficulties').

164. For the purpose of template 19, a concession refers to either of the following actions:

(a) a modification of the previous terms and conditions of a contract that the debtor is considered unable to comply with due to its financial difficulties ('troubled debt') resulting in insufficient debt service ability and that would not have been granted had the debtor not been experiencing financial difficulties;

(b) a total or partial refinancing of a troubled debt contract, that would not have been granted had the debtor not been experiencing financial difficulties.

A concession may entail a loss for the lender.

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165. Evidence of a concession includes the following:
- (a) a difference in favour of the debtor between the modified terms of the contract and the previous terms of the contract;
  - (b) inclusion in a modified contract of more favourable terms than other debtors with a similar risk profile could have obtained from the same institution at that time.
166. The exercise of clauses which, when used at the discretion of the debtor, enable the debtor to change the terms of the contract ('embedded forbearance clauses') shall be treated as a concession when the institution approves executing those clauses and concludes that the debtor is experiencing financial difficulties.
167. 'Refinancing' means the use of debt contracts to ensure the total or partial payment of other debt contracts the current terms of which the debtor is unable to comply with.
168. For the purpose of template 19, 'debtor' includes all the natural and legal entities in the debtor's group which are within the accounting scope of consolidation.
169. For the purpose of template 19, 'debt' includes loans and advances (which include also cash balances at central banks and other demand deposits), debt securities and revocable and irrevocable loan commitments given, but excludes exposures held for trading. 'Debt' includes non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.
170. For the purpose of template 19, 'exposure' has the same meaning as given for 'debt' in paragraph 169.
171. For the purpose of template 19, 'institution' means the institution which applied the forbearance measures.
172. Exposures shall be regarded as forbome where a concession has been made, irrespective of whether any amount is past due or of the classification of the exposures as impaired in accordance with the applicable accounting framework or as defaulted in accordance with Article 178 of CRR. Exposures shall not be treated as forbome where the debtor is not in financial difficulties. Nevertheless the following shall be treated as forbearance measures:
- (a) a modified contract that has been classified as non-performing before the modification or would in the absence of modification be classified as non-performing;
  - (b) the modification that has been made to a contract involves a total or partial cancellation by write-offs of the debt;
  - (c) the institution approves the use of embedded forbearance clauses for a debtor who is non-performing or who would be considered as non-performing without the use of those clauses;

**▼ M3**

- (d) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was non-performing or would in the absence of refinancing be classified as non-performing.
173. A modification involving repayments made by taking possession of collateral shall be treated as a forbearance measure where that modification constitutes a concession.
174. There is a rebuttable presumption that forbearance has taken place in the following circumstances:
- (a) the modified contract was totally or partially past due by more than 30 days (without being non-performing) at least once during the three months prior to its modification or would be more than 30 days past due, totally or partially, without modification;
  - (b) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was totally or partially past due by 30 days at least once during the three months prior to its refinancing;
  - (c) the institution approves the use of embedded forbearance clauses for 30 days past due debtors or debtors who would be 30 days past due without the exercise of those clauses.
175. Financial difficulties shall be assessed at debtor level as referred to in paragraph 168. Only exposures to which forbearance measures have been applied shall be identified as forborne exposures.
176. Forborne exposures shall be included within the non-performing exposures category or the performing exposures category in accordance with paragraphs 145 to 162 and 177 to 179. The classification as forborne exposure shall be discontinued when all of the following conditions are met:
- (a) the forborne exposure is considered to be performing, including where it has been reclassified from the non-performing exposures category after an analysis of the financial condition of the debtor showed that it no longer met the conditions to be considered as non-performing;
  - (b) a minimum two year probation period has passed from the date the forborne exposure was considered to be performing;
  - (c) regular payments of more than an insignificant aggregate amount of principal or interest have been made during at least half of the probation period;
  - (d) none of the exposures to the debtor is more than 30 days past due at the end of the probation period.

**▼ M3**

177. Where the conditions referred to in paragraph 176 are not met at the end of the probation period, the exposure shall continue to be identified as performing forborne under probation until all the conditions are met. The conditions shall be assessed on at least a quarterly basis. Forborne exposures which are classified as non-current assets held for sale in accordance with IFRS 5 continue to be classified as forborne exposures, as non-current assets held for sale are included in the scope of the definition of forborne exposures.
178. A forborne exposure may be considered as performing from the date the forbearance measures were applied where either of the following conditions is met:
- (a) that extension has not led the exposure to be classified as non-performing;
  - (b) the exposure was not considered to be a non-performing exposure at the date the forbearance measures were extended.
179. Where additional forbearance measures are applied to a performing forborne exposure under probation that has been reclassified out of the non-performing category or it becomes more than 30 days past due, it shall be classified as non-performing.
180. 'Performing exposures with forbearance measures' (performing forborne exposures) comprise forborne exposures that do not meet the criteria to be considered as non-performing and are included in the performing exposures category. Performing forborne exposures are under probation according to paragraph 176, including when paragraph 178 applies. Forborne exposures under probation that have been reclassified out of the non-performing exposures category shall be reported separately within the performing exposures with forbearance measures in the column 'of which: Performing forborne exposures under probation'.

'Non-performing exposures with forbearance measures' (non-performing forborne exposures) comprise forborne exposures that meet the criteria to be considered as non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures include the following:

- (a) exposures which have become non-performing due to the application of forbearance measures;
- (b) exposures which were non-performing prior to the extension of forbearance measures;
- (c) forborne exposures which have been reclassified from the performing category, including exposures reclassified in application of paragraph 179.

Where forbearance measures are extended to non-performing exposures, the amount of those forborne exposures shall be separately identified in the column 'of which: forbearance of non-performing exposures'.

**▼ M3**

Forborne exposures classified as cash balances at central banks and other demand deposits shall be reported in row 070 as well as in rows 080 and 100 of template 19.

Forborne exposures classified as held for sale in accordance with IFRS 5 shall not be reported in template 19.

181. The column 'Refinancing' comprises the gross carrying amount of the new contract ('refinancing debt') granted as part of a refinancing transaction which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding.
182. Forborne exposures combining modifications and refinancing shall be allocated to the column 'Instruments with modifications of the terms and conditions' or the column 'Refinancing' according to the measure that has the most impact on cash-flows. Refinancing by a pool of banks shall be reported in the column 'Refinancing' for the total amount of refinancing debt provided by or refinanced debt still outstanding at the reporting institution. Repackaging of several debts into a new debt shall be reported as a modification, unless there is also a refinancing transaction that has a larger impact on cash-flows. Where forbearance through modification of the terms and conditions of a troubled exposure leads to its de-recognition and to the recognition of a new exposure, that new exposure shall be treated as forborne debt.
183. Accumulated impairment and accumulated changes in fair value due to credit risk shall be reported in accordance with paragraph 46. 'Accumulated impairment' means the reduction in the carrying amount of the exposure either directly or through the use of an allowance account. The amount of 'accumulated impairment' to be reported in the column 'on non-performing exposures with forbearance measures' for non-performing exposures shall not include incurred but not reported losses. Incurred but not reported losses shall be reported in the column 'on performing exposures with forbearance measures'. 'Accumulated changes in fair value due to credit risk' are reported for exposures designated at fair value through profit and loss in accordance with the applicable accounting framework.

**PART 3****MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS**

1. The following tables map exposure classes used to calculate capital requirements according to the CRR to counterparty sectors used in FINREP tables.

*Table 2***Standardised Approach**

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(a) Central governments or central banks	(1) Central banks (2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty

▼ **M3**

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(b) Regional governments or local authorities	(2) General governments	
(c) Public sector entities	(2) General governments	
(d) Multilateral development banks	(3) Credit institutions	
(e) International organisations	(2) General governments	
(f) Institutions (i.e. credit institutions and investment firms)	(3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(g) Corporates	(2) General governments (4) Other financial corporations (5) Non financial corporations. (6) Households	
(h) Retail	(4) Other financial corporations (5) Non financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(i) Secured by mortgages on immovable property	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(j) In default	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(ja) Items associated with particularly high risk	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(k) Covered bonds	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.

▼ **M3**

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(l) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures should be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation. In FINREP, when securitized positions remain recognised in the balance sheet, the counterparty sectors are the sectors of the immediate counterparties of these positions.
(m) Institutions and corporates with a short-term credit assessment	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(n) Collective investment undertakings	Equity instruments	Investments in CIU shall be classified as equity instruments in FINREP, regardless of whether the CRR allows look-through.
(o) Equity	Equity instruments	In FINREP, equities are separated as instruments under different categories of financial assets
(p) Other items	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.

Table 3

**Internal Ratings Based Approach**

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(a) Central governments and central banks	(1) Central banks (2) General governments (3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(b) Institutions (i.e. credit institution and investment firms as well as some general governments and multi-lateral banks)	(2) General governments (3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Corporates	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty

▼ **M3**

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(d) Retail	(4) Other financial corporations (5) Non financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) Equity	Equity instruments	In FINREP, equities are separated as instruments under different categories of financial assets
(f) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation positions. In FINREP, when securitized positions remain recognised in the balance sheet, the counterparty sectors are the sectors of the immediate counterparties of these positions
(g) Other non credit obligations	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.



▼B

## ANNEX VI

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

IP LOSSES TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>IP LOSSES</b>	<b>LE</b>
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

**C 15.00 — EXPOSURES AND LOSSES FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY (CR IP LOSSES)**

Country:

Row	column	Losses				Exposures
		Sum of losses stemming from lending up to the reference percentages	Sum of overall losses		Sum of the exposures	
			of which: immovable property valued with mortgage lending value	of which: immovable property valued with mortgage lending value		
		010	020	030	040	050
	collateralised by:					
010	Residential property					
020	Commercial immovable property					

▼ **M2***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 included in Annex VI of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex VI.
  2. All the general instructions in Part I of Annex II shall also apply.
1. Reporting scope
    3. Data specified in Article 101(1) of CRR is subject to reporting by all institutions using immovable property for the purposes of Part Three, Title II, of CRR.
    4. The template covers all national markets an institution/group of institutions is exposed to (see Article 101(1) of CRR). According to the third sentence of Article 101(2), the data should be reported for each property market within the Union separately.
  2. Definitions and general instructions
    5. 'Loss' means 'economic loss' as defined in Article 5(2) of CRR. The recovery flows stemming from other sources (e.g. bank guarantees, life insurance, etc.) shall not be recognised when calculating losses stemming from immovable property. Losses of one position shall not be netted with the profit of a successful recovery of another position.
    6. For exposures secured by residential and commercial property, the calculation of economic loss should start from outstanding exposure value at reporting date and should include at least: (i) proceeds from collateral realisation; (ii) direct costs (including interest rates payments and workouts costs linked to the liquidation of the collateral); and (iii) indirect costs (including operating costs of the workout unit). All components need to be discounted to the reporting reference date.
    7. The exposure value follows the rules laid down in Part Three, Title II, of CRR (see Chapter 2 for institutions using the standardised approach, and Chapter 3 for institutions using the IRB approach).
    8. The property value follows the rules laid down in Part Three, Title II, of CRR
    9. The reporting currency shall be used with the exchange rate at the reporting date. Moreover, the estimates of the economic losses should consider the F/X effect if the exposure or collateral is denominated in a different currency.
  3. Geographical breakdown
    10. In accordance with the reporting scope, the reporting of exposures and losses from lending collateralised by immovable property ('CR IP Losses') shall consist of the following templates:
      - (a) one total template;

**▼ M2**

- (b) one template for each national market in the Union where the institution is exposed to; and
- (c) one template aggregating the data for all national markets outside the Union where the institution is exposed to.

**4. Reporting of exposures and losses**

11. Exposures: all exposures that are treated according to Part Three, Title II, of CRR and where the collateral is used to reduce own funds requirements, are reported in CR IP Losses. This also means that in case the risk mitigation effect of immovable property is only used for internal purposes (i.e. under Pillar 2) or for large exposures (see Part Four of CRR), the exposures and losses concerned must not be reported.
12. Losses: the institution which has the exposure by the end of the reporting period shall report the losses. Losses shall be reported as soon as provisions are to be booked according to accounting rules. Estimated losses should also be reported. Loss data shall be collected on a loan-by-loan basis, i.e. aggregation of individual loss data stemming from exposures collateralised by immovable property.
13. Reference date: the exposure value from the date of default shall be used for reporting of losses.
  - (a) Losses should be reported for all defaults on loans secured by real estate property that occur during the respective reporting period (i.e. irrespective of whether the work out is completed during the period or not). Since there may be a long time lag between default and loss realisation, loss estimates (which includes incomplete workout process) shall be reported in cases where the workout has not been completed within the reporting period.
  - (b) For all defaults observed within the reporting period, there are three scenarios: (i) defaulted loan can be restructured so that it is no longer treated as in default (no loss observed); (ii) realization of all collateral is completed (completed workout, actual loss known); or (iii) incomplete workout (loss estimates to be used). Loss reporting shall include only losses stemming from point (ii), realisation of collateral (observed losses) and point (iii) incomplete workout (estimates of losses).
  - (c) As losses shall be reported only for exposures having defaulted during the reporting period, changes to losses of exposures having defaulted during previous reporting periods will not be reflected in the reported data. This means that proceeds from the realisation of the collateral at a later reporting period or lower realised costs than previously estimated shall not be reported.
14. Role of the valuation of the property: the latest valuation of the property before the default date of the exposure is needed as reference date for reporting the part of exposure secured by mortgages on immovable property. After default, the property might be re-valued. This new value should however not be relevant for identifying the part of the exposure which was originally fully (and completely) secured by the mortgages on immovable property. However, the new value of the property shall be considered in economic loss reporting (a reduced property value is part of economic costs). In other words, the latest valuation of the property before the default date shall be used to

▼ **M2**

determine which part of the loss is to be reported in cell 010 (identification of exposure values which is fully and completely secured) and the re-valued property value for the amount to be reported (estimation of a possible workout from collateral) in cells 010 and 030.

15. Treatment of loan sales during the reporting period: the institution which has the exposure by the end of the reporting period shall report losses, but only if a default for that exposure has been identified.
5. Instructions concerning specific positions

Columns	
010	<p><b>Sum of losses stemming from lending up to the reference percentages</b></p> <p>Article 101(1)(a) and (d) of CRR, respectively.</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR.</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully and completely secured according to Article 124(1) of CRR.</p>
020	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.</p>
030	<p><b>Sum of overall losses</b></p> <p>Article 101(1)(b) and (e) of CRR, respectively.</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR.</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully secured according to Article 124(1) of CRR.</p>
040	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.</p>
050	<p><b>Sum of the exposures</b></p> <p>Article 101(1)(c) and (f) of CRR, respectively.</p> <p>The value to be reported is only that part of the exposure value which is treated as fully secured by immovable property, i.e. the part that is treated as unsecured is not relevant for the loss reporting.</p>
Rows	
010	<b>Residential property</b>
020	<b>Commercial immovable property</b>



## ANNEX VIII

**TEMPLATES FOR REPORTING LARGE EXPOSURES AND  
CONCENTRATION RISK**

<b>LARGE EXPOSURES TEMPLATES</b>			
<b>Template number</b>	<b>Template code</b>	<b>Name of the template/group of templates</b>	<b>Short name</b>
		<b>LARGE EXPOSURES</b>	<b>LE</b>
26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3
30	C 30.00	Maturity buckets of the exposures in the non-trading and trading book	LE 4
31	C 31.00	Maturity buckets of exposures to individual clients within groups of connected clients	LE 5

**C 26.00 — Large Exposures limits (LE Limits)**

		<b>Applicable limit</b>
		column
		010
row		
010	Non institutions	
020	Institutions	
030	Institutions in %	

**C 27.00 — Identification of the counterparty (LE 1)**

<b>COUNTERPARTY IDENTIFICATION</b>						
<b>Code</b>	<b>Name</b>	<b>LEI code</b>	<b>Residence of the counterparty</b>	<b>Sector of the counterparty</b>	<b>NACE code</b>	<b>Type of counterparty</b>
010	020	030	040	050	060	070

▼B

**C 28.00 — Exposures in the non-trading and trading book (LE 2)**

COUNTERPARTY			ORIGINAL EXPOSURES							
Code	Group or individual	Transactions where there is an exposure to underlying assets	Total original exposure	Of which: defaulted	Direct exposures					
					Debt instruments	Equity instruments	Derivatives	Off balance sheet items		
								Loan commitments	Financial guarantees	Other commitments
010	020	030	040	050	060	070	080	090	100	110

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from own funds	Exposure value before application of exemptions and CRM		
Indirect exposures					Additional exposures arising from transactions where there is an exposure to underlying assets	Total			Of which: Non-trading book	% of eligible capital	
Debt instruments	Equity instruments	Derivatives	Off balance sheet items								
			Loan commitments	Financial guarantees	Other commitments						
120	130	140	150	160	170	180	190	200	210	220	230

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate		Total	Of which: Non-trading book	% of eligible capital
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items								
			(-) Loan commitments	(-) Financial guarantees	(-) Other commitments						
240	250	260	270	280	290	300	310	320	330	340	350

▼B

**C 29.00 — Detail of the exposures to individual clients within groups of connected clients (LE 3)**

COUNTERPARTY				ORIGINAL EXPOSURES							
Code	Group code	Transactions where there is an exposure to underlying assets	Type of connection	Total original exposure	Of which: defaulted	Direct exposures					
						Debt instruments	Equity instruments	Derivatives	Off balance sheet items		
									Loan commitments	Financial guarantees	Other commitments
010	020	030	040	050	060	070	080	090	100	110	120

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from own funds	Exposure value before application of exemptions and CRM		
Indirect exposures						Additional exposures arising from transactions where there is an exposure to underlying assets			Total	Of which: Non-trading book	% of eligible capital
Debt instruments	Equity instruments	Derivatives	Off balance sheet items								
			Loan commitments	Financial guarantees	Other commitments						
130	140	150	160	170	180	190	200	210	220	230	240

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate		Total	Of which: Non-trading book	% of eligible capital
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items								
			(-) Loan commitments	(-) Financial guarantees	(-) Other commitments						
250	260	270	280	290	300	310	320	330	340	350	360

▼B

**C 30.00 — Maturity buckets of the exposures in the non-trading and trading book (LE 4)**

COUNTER PARTY	MATURITY BUCKETS OF THE EXPOSURE											
	Code	Up to 1 Month	Greater than 1 month up to 2 Months	Greater than 2 months up to 3 Months	Greater than 3 months up to 4 Months	Greater than 4 months up to 5 Months	Greater than 5 months up to 6 Months	Greater than 6 months up to 7 Months	Greater than 7 months up to 8 Months	Greater than 8 months up to 9 Months	Greater than 9 months up to 10 Months	Greater than 10 months up to 11 Months
010	020	030	040	050	060	070	080	090	100	110	120	130

MATURITY BUCKETS OF THE EXPOSURE											
Greater than 12 months up to 15 Months	Greater than 15 months up to 18 Months	Greater than 18 months up to 21 Months	Greater than 21 months up to 24 Months	Greater than 24 months up to 27 Months	Greater than 27 months up to 30 Months	Greater than 30 months up to 33 Months	Greater than 33 months up to 36 Months	Greater than 3 years up to 5 years	Greater than 5 years up to 10 years	Greater than 10 years	Undefined maturity
140	150	160	170	180	190	200	210	220	230	240	250



▼B

**C 31.00 — Maturity buckets of the exposures to individual clients within groups of connected clients (LE 5)**

COUNTERPARTY		MATURITY BUCKETS OF THE EXPOSURE										
Code	Group code	Up to 1 Month	Greater than 1 month up to 2 Months	Greater than 2 months up to 3 Months	Greater than 3 months up to 4 Months	Greater than 4 months up to 5 Months	Greater than 5 months up to 6 Months	Greater than 6 months up to 7 Months	Greater than 7 months up to 8 Months	Greater than 8 months up to 9 Months	Greater than 9 months up to 10 Months	Greater than 10 months up to 11 Months
010	020	030	040	050	060	070	080	090	100	110	120	130

MATURITY BUCKETS OF THE EXPOSURE												
Greater than 11 months up to 12 Months	Greater than 12 months up to 15 Months	Greater than 15 months up to 18 Months	Greater than 18 months up to 21 Months	Greater than 21 months up to 24 Months	Greater than 24 months up to 27 Months	Greater than 27 months up to 30 Months	Greater than 30 months up to 33 Months	Greater than 33 months up to 36 Months	Greater than 3 years up to 5 years	Greater than 5 years up to 10 years	Greater than 10 years	Undefined maturity
140	150	160	170	180	190	200	210	220	230	240	250	260

▼ **M3***ANNEX IX***INSTRUCTIONS FOR REPORTING LARGE EXPOSURES AND  
CONCENTRATION RISK***Table of Contents***PART I: GENERAL INSTRUCTIONS**

1. **Structure and conventions**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

1. **Scope and level of the LE reporting**
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4. **C 26.00 — LE Limits template**
  - 4.1. **Instructions concerning specific rows**
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  - 5.1. **Instructions concerning specific columns**
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  - 6.1. **Instructions concerning specific columns**
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  - 7.1. **Instructions concerning specific columns**
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  - 8.1. **Instructions concerning specific columns**
9. **C 31.00 — Maturity buckets of the 10 largest exposures to institutions and the 10 largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (LE5)**
  - 9.1. **Instructions concerning specific columns**

**▼ M3****PART I: GENERAL INSTRUCTIONS****1. Structure and conventions**

1. The reporting framework on large exposures ('LE') shall consist of six templates which include the following information:
  - (a) large exposures limits;
  - (b) identification of the counterparty (template LE1);
  - (c) exposures in the non-trading and trading book (template LE2);
  - (d) detail of the exposures to individual clients within groups of connected clients (template LE3);
  - (e) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE4);
  - (f) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5).
2. The instructions include legal references as well as detailed information regarding the data that shall be reported in each template.
3. The instructions and the validation rules follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates.
4. The following convention is generally used in the instructions and validation rules: {Template;Row;Column}. An asterisk sign shall be used to express that the validation is done for all the rows reported.
5. In the case of validations within a template, in which only data points of that template are used, notations do not refer to a template: {Row;Column}.
6. ABS(Value): the absolute value without sign. Any amount that increases the exposures shall be reported as a positive figure. On the contrary, any amount that reduces the exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure shall be reported for that item.

**PART II: TEMPLATE RELATED INSTRUCTIONS**

In this Annex, instructions relating to the reporting of Large Exposures shall also apply to the reporting of significant exposures required by Articles 9 and 11, in accordance with the scope defined in those Articles.

**1. Scope and level of the LE reporting**

1. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of Regulation (EU) No 575/2013 ('CRR') on a solo basis, institutions shall use the templates LE1, LE2 and LE3.

**▼ M3**

2. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3.
3. Every large exposure defined in accordance with Article 392 of CRR shall be reported, including the large exposures that shall not be considered for the compliance with the large exposure limit laid down in Article 395 of CRR.
4. In order to report information on the 20 largest exposures to clients or groups of connected clients according to the last sentence of Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State which are subject to Part Three, Title II, Chapter 3, of CRR shall use templates LE1, LE2 and LE3. The exposure value resulting from subtracting the amount in column 320 ('Amounts exempted') of template LE2 from the amount in column 210 ('Total') of that same template is the amount that shall be used for determining these 20 largest exposures.
5. In order to report information on the ten largest exposures to institutions as well as on the ten largest exposures to unregulated financial sector entities according to points (a) to (d) of Article 394(2) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3. For the reporting of the maturity structure of these exposures according to Article 394(2)(e) of CRR, the parent institutions in a Member State shall use templates LE4 and LE5. The exposure value calculated in column 210 ('Total') of template LE2 is the amount that shall be used for determining these 20 largest exposures.
6. The data on the large exposures and the relevant largest exposures to groups of connected clients and individual clients not belonging to a group of connected clients shall be reported in the template LE2 (in which a group of connected clients shall be reported as one single exposure).
7. Institutions shall report in the LE3 template data regarding the exposures to individual clients belonging to the groups of connected clients, which are reported in the LE2 template. The reporting of an exposure to an individual client in the LE2 template shall not be duplicated in the LE3 template.

**2. Structure of the LE template**

8. The columns of the template LE1 shall present the information related to the identification of individual clients or groups of connected clients to which an institution has an exposure.
9. The columns of the templates LE2 and LE3 shall present the following blocks of information:
  - (a) the exposure value before application of exemptions and before taking into account the effect of the credit risk mitigation, including the direct, indirect exposure and additional exposures arising from transactions where there is an exposure to underlying assets;
  - (b) the effect of the exemptions and of the credit risk mitigation techniques;
  - (c) the exposure value after application of exemptions and after taking into account the effect of the credit risk mitigation calculated for the purpose of Article 395(1) of CRR.

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10. The columns of the templates LE4 and LE5 shall present the information regarding the maturity buckets to which the expected maturing amounts of the ten largest exposures to institutions as well as the ten largest exposures to unregulated financial sector entities shall be allocated.

3. **Definitions and general instructions for the purposes of the LE reporting**

11. ‘Group of connected clients’ is defined in Article 4(1)(39) of CRR.
12. ‘Unregulated financial sector entities’ are defined in Article 142(1)(5) of CRR.
13. ‘Institutions’ is defined in Article 4(1)(3) of CRR.
14. Exposures to ‘civil-law associations’ shall be reported. In addition, institutions shall add the credit amounts of the civil-law association to the indebtedness of each partner. Exposures towards civil law associations featuring quotas shall be divided or allocated to the partners according to their respective quotas. Certain constructions (e.g. joint accounts, communities of heirs, straw-man loans) working in fact civil law associations have to be reported just like them.
15. Assets and off balance sheet items shall be used without risk weights or degrees of risk in accordance to Article 389 of CRR. Specifically, credit conversion factors shall not be applied to off balance sheet items.
16. ‘Exposures’ are defined in Article 389 of CRR.
- (a) any asset or off-balance sheet items in the non-trading and trading book including items set out in Article 400 of CRR, but excluding items which fall under effect of points (a) to (d) of Article 390(6) of CRR.
- (b) ‘indirect exposures’ are those exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower in accordance with Article 403 of CRR. *The definitions here may not differ in any possible respect from the definitions provided in the basic act.*

The exposures to groups of connected clients shall be calculated in accordance with Article 390(5).

17. The ‘netting agreements’ shall be allowed to be taken into account to the effects of large exposures exposure value as laid down in Article 390(1), (2) and (3) of CRR. The exposure value of a derivative instrument listed in Annex II of CRR shall be determined in accordance with Part Three, Title II, Chapter 6, of CRR with the effects of contracts of novation and other netting agreements taken into account for the purposes of those methods in accordance with Part Three, Title II, Chapter 6, of CRR. The exposure value of repurchase transaction, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions may be determined either in accordance with Part Three, Title II, Chapter 4 or Chapter 6, of CRR. In accordance with Article 296 of CRR, the exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the reporting institution shall be reported as ‘other commitments’ in the LE templates.

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18. The 'value of an exposure' shall be calculated according to Article 390 of CRR.
19. The effect of the full or partial application of exemptions and eligible credit risk mitigation (CRM) techniques for the purposes of calculating of exposures for the purpose of Article 395(1) CRR is described in Articles 399 to 403 of CRR.
20. Reverse repurchase agreements which fall under the reporting for large exposures shall be reported according to Article 402(3) of CRR. Provided that the criteria in Article 402(3) of CRR are met the institution shall report the large exposures to each third party for the amount of the claim that the counterparty to the transaction has on this third party and not for the amount of the exposure to the counterparty.

4. **C 26.00 — LE Limits template**

## 4.1. Instructions concerning specific rows

Rows	Legal references and instructions
<b>010</b>	<p><b>Non institutions</b></p> <p>Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR.</p> <p>The amount of the applicable limit for counterparties other than institutions shall be reported. This amount is 25 % of the eligible capital, which is reported in row 226 of template 4 of Annex I, unless a more restrictive percentage applies due to the application of national measures in accordance with Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.</p>
<b>020</b>	<p><b>Institutions</b></p> <p>Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR.</p> <p>The amount of the applicable limit for counterparties which are institutions shall be reported. According to Article 395(1) of CRR, this amount shall be the following:</p> <ul style="list-style-type: none"> <li>— if the 25 % of the eligible capital is greater than EUR 150 million (or a lower limit than EUR 150 million set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR, 25 % of the eligible capital shall be reported;</li> <li>— if EUR 150 million (or a lower limit set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR is greater than 25 % of the institution's eligible capital, EUR 150 million (or the lower limit if set out by the competent authority) shall be reported. If the institution has determined a lower limit in terms of its eligible capital, required by the second subparagraph of Article 395(1) of CRR, that limit shall be reported.</li> </ul> <p>These limits may be stricter in case of application of national measures in accordance with Article 395(6) or Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.</p>
<b>030</b>	<p><b>Institutions in %</b></p> <p>Articles 395(1) and 459(a) of CRR.</p> <p>The amount that shall be reported is the absolute limit (reported in row 020) expressed as a percentage of the eligible capital.</p>

▼ **M3**5. **C 27.00 — Identification of the counterparty (LE1)**

## 5.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-070</b>	<p><b>Counterparty Identification:</b></p> <p>Institutions shall report the identification of any counterparty for which information is being submitted in any of the templates C 28.00 to C 31.00. The identification of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients.</p> <p>According to Article 394(1)(a) of CRR, institutions shall report the identification of the counterparty to which they have a large exposure as defined in Article 392 of CRR.</p> <p>According to Article 394(2)(a) of CRR, institutions shall report the identification of the counterparty to which they have the largest exposures (in the cases where the counterparty is an institution or an unregulated financial sector entity).</p>
<b>010</b>	<p><b>Code</b></p> <p>The code is a row identifier, and must be unique for each row in the table.</p> <p>The code shall be used to identify the individual counterparty. However, the purpose of this column is to link counterparty details in C 27.00 with exposures reported in C 28.00 — C 31.00. The code of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients. The codes shall be used in a consistent way across time.</p> <p>The composition of the code depends on the national reporting system, unless a uniform codification is available in the Union.</p>
<b>020</b>	<p><b>Name</b></p> <p>The name shall correspond to the name of the group whenever a group of connected clients is reported. In any other case, the name shall correspond to the individual counterparty.</p> <p>For a group of connected clients, the name that shall be reported shall be the name of the parent company or, when the group of connected clients does not have a parent, it shall be the group's commercial name.</p>
<b>030</b>	<p><b>LEI Code</b></p> <p>The legal entity identifier code of the counterparty.</p>
<b>040</b>	<p><b>Residence of the counterparty</b></p> <p>The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum')</p> <p>For groups of connected clients, no residence shall be reported.</p>
<b>050</b>	<p><b>Sector of the counterparty</b></p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes:</p> <p>(i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
<b>060</b>	<p><b>NACE code</b></p> <p>For the economic sector, the NACE codes (Nomenclature statistique des activités économiques dans l'Union européenne = Statistical Classification of Economic Activities in the European Union) shall be used.</p>

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Column	Legal references and instructions
	<p>This column shall apply only for the counterparties ‘Other financial corporations’ and ‘Non-financial corporations’. NACE codes shall be used for ‘Non-financial corporations’ with one level detail (e.g. ‘F — Construction’) and for ‘Other financial corporations’ with a two level detail, which provides separate information on insurance activities (e.g. ‘K65 — Insurance, reinsurance and pension funding, except compulsory social security’).</p> <p>The ‘Other financial corporations’ and ‘Non-financial corporations’ economic sectors shall be classified on the basis of FINREP counterparty breakdown.</p> <p>For groups of connected clients, no NACE code shall be reported.</p>
<b>070</b>	<p><b>Type of counterparty</b></p> <p>Article 394(2) of CRR</p> <p>The type of the counterparty of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities shall be specified by using ‘I’ for institutions or ‘U’ for unregulated financial sector entities.</p>

## 6. C 28.00 — Exposures in the non-trading and trading book (LE2)

## 6.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010</b>	<p><b>Code</b></p> <p>For a group of connected clients, if a unique code is available at national level, this code shall be reported as the code of the group of connected clients. Where there is no unique code at the national level, the code that shall be reported shall be the code of the parent company in C 27.00.</p> <p>In the cases where the group of connected clients does not have a parent, the code that shall be reported shall be the code of the individual entity which is considered by the institution as the most significant within the group of connected clients. In any other case, the code shall correspond to the individual counterparty.</p> <p>The codes shall be used in a consistent way across time.</p> <p>The composition of the code depends on the national reporting system, unless a uniform codification is available in the EU.</p>
<b>020</b>	<p><b>Group or individual</b></p> <p>The institution shall report ‘1’ for the reporting of exposures to individual clients or ‘2’ for the reporting of exposures to groups of connected clients.</p>
<b>030</b>	<p><b>Transactions where there is an exposure to underlying assets</b></p> <p>Article 390(7) of CRR</p> <p>In accordance with further technical specifications by the national competent authorities, when the institution has exposures to the reported counterparty through a transaction where there is an exposure to underlying assets, the equivalent to ‘Yes’ shall be reported; otherwise the equivalent to ‘No’ shall be reported.</p>
<b>040-180</b>	<p><b>Original exposures</b></p> <p>Articles 24, 389, 390 and 392 of CRR.</p> <p>The institution shall report in this block of columns the original exposures of direct exposures, indirect exposures, and additional exposures arising from transactions where there is an exposure to underlying assets.</p>



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Column	Legal references and instructions
	<p>According to Article 389 of CRR, assets and off balance sheet items shall be used without risk weights or degrees of risk. Specifically, credit conversion factors shall not be applied to off balance sheet items.</p> <p>These columns shall contain the original exposure, i.e. the exposure value without taking into account value adjustments and provisions, which shall be deducted in column 210.</p> <p>The definition and calculation of the exposure value is set out in Articles 389 and 390 of CRR. The valuation of assets and off-balance-sheet items shall be effected in accordance with the accounting framework to which the institution is subject, according to Article 24 of CRR.</p> <p>Exposures deducted from own funds, which are not exposures according to Article 390(6)(e), shall be included in these columns. These exposures shall be deducted in column 200.</p> <p>Exposures referred to in points (a) to (d) of Article 390(6) of CRR shall not be included in these columns.</p> <p>Original exposures shall include any asset and off-balance sheet items according to Article 400 of CRR. The exemptions shall be deducted for the purpose of Article 395(1) of CRR in column 320.</p> <p>Exposures from both non-trading and trading book shall be included.</p> <p>For the breakdown of the exposures in financial instruments, where different exposures arising from netting agreements constitute a single exposure, the latter shall be allocated to the financial instrument corresponding to the principal asset included in the netting agreement (in addition, see the introductory section).</p>
<b>040</b>	<p><b>Total original exposure</b></p> <p>The institution shall report the sum of direct exposures and indirect exposures as well as the additional exposures that arise from the exposure to transactions where there is an exposure to underlying assets.</p>
<b>050</b>	<p><b>Of which: defaulted</b></p> <p>Article 178 of CRR.</p> <p>The institution shall report the part of the total original exposure corresponding to defaulted exposures.</p>
<b>060-110</b>	<p><b>Direct exposures</b></p> <p>Direct exposures shall mean the exposures on ‘immediate borrower’ basis.</p>
<b>060</b>	<p><b>Debt instruments</b></p> <p>Regulation (EC) No 25/2009 (‘ECB/2008/32’) Annex II, Part 2, table, categories 2 and 3.</p> <p>Debt instruments shall include debt securities, and loans and advances.</p> <p>The instruments included in this column shall be those qualified as ‘loans of up to and including one year/over one year and up to and including five years/of over five years’ original maturity’, or as ‘securities other than shares’, according to ECB/2008/32.</p> <p>Repurchase transactions, securities or commodities lending or borrowing transactions (securities financing transactions) and margin lending transactions shall be included in this column.</p>
<b>070</b>	<p><b>Equity instruments</b></p> <p>ECB/2008/32 Annex II, Part 2, table, categories 4 and 5.</p> <p>The instruments included in this column shall be those qualified as ‘Shares and other equities’ or as ‘MMF shares/units’ according to ECB/2008/32.</p>

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Column	Legal references and instructions
<b>080</b>	<p><b>Derivatives</b></p> <p>Article 272(2) and Annex II of CRR.</p> <p>The instruments that shall be reported in this column shall include derivatives listed in Annex II of CRR and long settlement transactions, as defined in Article 272(2) of CRR.</p> <p>Credit derivatives that are subject to counterparty credit risk shall be included in this column.</p>
<b>090-110</b>	<p><b>Off balance sheet items</b></p> <p>Annex I of CRR.</p> <p>The value that shall be reported in these columns shall be the nominal value before any reduction of specific credit risk adjustments and without application of conversion factors.</p>
<b>090</b>	<p><b>Loan commitments</b></p> <p>Annex I, points 1(c) and (h), 2(b)(ii), 3(b)(i) and 4(a) of CRR.</p> <p>Loan commitments are firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument.</p>
<b>100</b>	<p><b>Financial guarantees</b></p> <p>Annex I, points 1(a),(b) and (f), of CRR.</p> <p>Financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Credit derivatives that are not included in the column 'derivatives' shall be reported in this column.</p>
<b>110</b>	<p><b>Other commitments</b></p> <p>Other commitments are the items in Annex I to CRR that are not included in the previous categories. The exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the institution shall be reported in this column.</p>
<b>120-180</b>	<p><b>Indirect exposures</b></p> <p>Article 403 of CRR.</p> <p>According to Article 403 of CRR, a credit institution may use the substitution approach where an exposure to a client is guaranteed by a third party, or secured by collateral issued by a third party.</p> <p>The institution shall report in this block of columns the amounts of the direct exposures that are re-assigned to the guarantor or the issuer of collateral provided that the latter would be assigned an equal or lower risk weight than the risk weight which would be applied to the third party under Part Three, Title II, Chapter 2 of CRR. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of 'Eligible credit risk mitigation techniques'. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral via substitution effect. This shall apply also to guarantees given within a group of connected clients.</p> <p>The institution shall report the original amount of the indirect exposures in the column that corresponds to the type of direct exposure guaranteed or secured by collateral such as, when the direct exposure guaranteed is a debt instrument, the amount of 'Indirect exposure' assigned to the guarantor shall be reported under the column 'Debt instruments'.</p> <p>Exposures arising from credit-linked notes shall also be reported in this block of columns, according to Article 399 of CRR.</p>

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Column	Legal references and instructions
<b>120</b>	<p><b>Debt instruments</b></p> <p>See column 060.</p>
<b>130</b>	<p><b>Equity instruments</b></p> <p>See column 070.</p>
<b>140</b>	<p><b>Derivatives</b></p> <p>See column 080.</p>
<b>150-170</b>	<p><b>Off balance sheet items</b></p> <p>The value of these columns shall be the nominal value before any reduction of specific credit risk adjustments and conversion factors are applied.</p>
<b>150</b>	<p><b>Loan commitments</b></p> <p>See column 090.</p>
<b>160</b>	<p><b>Financial guarantees</b></p> <p>See column 100.</p>
<b>170</b>	<p><b>Other commitments</b></p> <p>See column 110.</p>
<b>180</b>	<p><b>Additional exposures arising from transactions where there is an exposure to underlying assets</b></p> <p>Article 390(7) of CRR.</p> <p>Additional exposures that arise from transactions where there is an exposure to underlying assets.</p>
<b>190</b>	<p><b>(-) Value adjustments and provisions</b></p> <p>Articles 34, 24, 110 and 111 of CRR.</p> <p>Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation (EC) No 1606/2002) that affect the valuation of exposures according to Articles 24 and 110 of CRR.</p> <p>Value adjustments and provisions against the gross exposure given in column 040 shall be reported in this column.</p>
<b>200</b>	<p><b>(-) Exposures deducted from own funds</b></p> <p>Article 390(6)(e) of CRR.</p> <p>Exposures deducted from own funds, which shall be included in the different columns of Total original exposure, shall be reported.</p>
<b>210-230</b>	<p><b>Exposure value before application of exemptions and CRM</b></p> <p>Article 394(1)(b) of CRR.</p> <p>Institutions shall report the exposure value before taking into account the effect of the credit risk mitigation, where applicable.</p>
<b>210</b>	<p><b>Total</b></p> <p>The exposure value to be reported in this column shall be the amount used for determining whether an exposure is a large exposure according to the definition in Article 392 of CRR.</p> <p>This shall include the original exposure after subtracting value adjustments and provisions and the amount of the exposures deducted from own funds.</p>

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Column	Legal references and instructions
<b>220</b>	<p><b>Of which: Non-trading book</b></p> <p>The amount of the non-trading book from the total exposure before exemptions and CRM.</p>
<b>230</b>	<p><b>% of eligible capital</b></p> <p>Articles 4(1)(71)(b) and 395 of CRR.</p> <p>The amount that shall be reported is the percentage of the exposure value before application of exemptions and CRM related to the eligible capital of the institution, as defined in Article 4(1)(71)(b) of CRR.</p>
<b>240-310</b>	<p><b>(-) Eligible credit risk mitigation (CRM) techniques</b></p> <p>Articles 399 and 401 to 403 of CRR.</p> <p>CRM techniques as defined in Article 4(1)(57) of CRR.</p> <p>For the purposes of this reporting, the CRM techniques recognised in Part Three, Title II, Chapter 3 and 4, of CRR shall be used in accordance with Articles 401 to 403 of CRR.</p> <p>CRM techniques may have three different effects in the LE regime: substitution effect; funded credit protection other than substitution effect; and real estate treatment.</p>
<b>240-290</b>	<p><b>(-) Substitution effect of eligible credit risk mitigation techniques</b></p> <p>Article 403 of CRR.</p> <p>The amount of funded and unfunded credit protection that shall be reported in these columns shall correspond to the exposures guaranteed by a third party, or secured by collateral issued by a third party, where the institution decides to treat the exposure as incurred with the guarantor or the issuer of collateral.</p>
<b>240</b>	<p><b>(-) Debt instruments</b></p> <p>See column 060.</p>
<b>250</b>	<p><b>(-) Equity instruments</b></p> <p>See column 070.</p>
<b>260</b>	<p><b>(-) Derivatives</b></p> <p>See column 080.</p>
<b>270-290</b>	<p><b>(-) Off balance sheet items</b></p> <p>The value of these columns shall be without application of conversion factors.</p>
<b>270</b>	<p><b>(-) Loan commitments</b></p> <p>See column 090.</p>
<b>280</b>	<p><b>(-) Financial guarantees</b></p> <p>See column 100.</p>
<b>290</b>	<p><b>(-) Other commitments</b></p> <p>See column 110.</p>

▼ **M3**

Column	Legal references and instructions
<b>300</b>	<p><b>(-) Funded credit protection other than substitution effect</b></p> <p>Article 401 of CRR.</p> <p>The institution shall report the amounts of funded credit protection, as defined in Article 4(1)(58) of CRR, that are deducted from the exposure value due to the application of Article 401 of CRR.</p>
<b>310</b>	<p><b>(-) Real estate</b></p> <p>Article 402 of CRR.</p> <p>The institution shall report the amounts deducted from the exposure value due to the application of Article 402 of CRR.</p>
<b>320</b>	<p><b>(-) Amounts exempted</b></p> <p>Article 400 of CRR.</p> <p>The institution shall report the amounts exempted from the LE regime.</p>
<b>330-350</b>	<p><b>Exposure value after application of exemptions and CRM</b></p> <p>Article 394(1)(d) of CRR.</p> <p>The institution shall report the exposure value after taking into account the effect of the exemptions and credit risk mitigation calculated for the purpose of Article 395(1) of CRR.</p>
<b>330</b>	<p><b>Total</b></p> <p>This column shall include the amount to be taken into account in order to comply with the large exposures limit set out in Article 395 of CRR.</p>
<b>340</b>	<p><b>Of which: Non-trading book</b></p> <p>The institution shall report the total exposure after application of exemptions and after taking into account the effect of CRM belonging to the non-trading book.</p>
<b>350</b>	<p><b>% of eligible capital</b></p> <p>The institution shall report the percentage of the exposure value after application of exemptions and CRM related to the eligible capital of the institution, as defined in Article 4(1)(71)(b) of CRR.</p>

7. **C 29.00 — Details of the exposures to individual clients within groups of connected clients (LE3)**

## 7.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-360</b>	The institution shall report in template LE3 the data of the individual clients belonging to the groups of connected clients included in the rows of template LE2.
<b>010</b>	<p><b>Code</b></p> <p>Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.</p> <p>The code of the individual counterparty belonging to the groups of connected clients shall be reported.</p>
<b>020</b>	<p><b>Group code</b></p> <p>Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.</p>

▼ **M3**

Column	Legal references and instructions
	<p>If a unique code for a group of connected clients is available at national level, this code shall be reported. Where there is no unique code at the national level, the code that shall be reported shall be the code used for reporting exposures to the Group of Connected clients in C 28.00 (LE2).</p> <p>Where a client belongs to several groups of connected clients, it shall be reported as a member of all the groups of connected clients.</p>
<b>030</b>	<p><b>Transactions where there is an exposure to underlying assets</b></p> <p>See column 030 of template LE2.</p>
<b>040</b>	<p><b>Type of connection</b></p> <p>The type of connection between the individual entity and the group of connected clients shall be specified by using either:</p> <p>‘a’ within the meaning of Article 4(1)(39)(a) of CRR (control); or</p> <p>‘b’ within the meaning of Article 4(1)(39)(b) of CRR (interconnectedness).</p>
<b>050-360</b>	<p>When financial instruments in template LE2 are provided to the whole group of connected clients they shall be allocated to the individual counterparties in template LE3 in accordance with the business criteria of the institution.</p> <p>The remaining instructions are the same as for template LE2.</p>

8. **C 30.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE 4)**

8.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010</b>	<p><b>Code</b></p> <p>The code is a row identifier and must be unique for each row in the table.</p> <p>See column 010 of template LE1.</p>
<b>020-250</b>	<p><b>Maturity buckets of the exposure</b></p> <p>Article 394(2)(e) of CRR</p> <p>The institution shall report this information for the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities.</p> <p>The maturity buckets are defined with a monthly interval up to one year, with a quarterly interval from one year up to three years and with larger intervals from three years onwards.</p> <p>Each exposure value before application of exemptions and CRM (column 210 of LE2 template) shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. In case of several separate relationships constituting an exposure to a client, each of these parts of the exposure shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. Instruments which do not have a fixed maturity, like equity, shall be included in the column ‘undefined maturity’.</p> <p>The expected maturity of the exposure shall be reported for both direct and indirect exposures.</p>

▼ **M3**

Column	Legal references and instructions
	<p>For direct exposures, when allocating expected amounts of equity instruments, debt instruments and derivatives into the different maturity buckets of this template, the instructions of the maturity ladder template of the additional metrics on liquidity shall be used (see consultation paper CP18 published on 23.5.2013).</p> <p>In the case of off-balance sheet items, the maturity of the underlying risk shall be used in the allocation of expected amounts to maturity buckets. More specifically, for forward deposits that means the maturity structure of the deposit; for financial guarantees, the maturity structure of the underlying financial asset; for undrawn facilities of loan commitments, the maturity structure of the loan; and for other commitments, the maturing structure of the commitment.</p> <p>In the case of indirect exposures, the allocation into maturity buckets shall be based on the maturity of the guaranteed operations which generate the direct exposure.</p>

9. **C 31.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5)**

9.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-260</b>	The institution shall report in template LE5 the data of the individual counterparties belonging to the groups of connected clients included in the rows of template LE4.
<b>010</b>	<p><b>Code</b></p> <p>Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table.</p> <p>See column 010 of template LE3.</p>
<b>020</b>	<p><b>Group code</b></p> <p>Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table.</p> <p>See column 020 of template LE3.</p>
<b>030-260</b>	<p><b>Maturity buckets of the exposures</b></p> <p>See columns 020-250 of template LE4.</p>

## REPORTING ON LEVERAGE

LEVERAGE RATIO REPORTING TEMPLATES			
Template code	Template code	Name of the template	Short name
47	C 47.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
41	C 41.00	On- and Off-Balance Sheet items — Additional breakdown of exposures	LR2
42	C 42.00	Alternative definition of capital	LR3
43	C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5

## C 40.00 — ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)

Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
010	Derivatives								
020	Credit derivatives (protection sold)								
030	Credit derivatives (protection sold), which are subject to a close out clause								



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Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
040	Credit derivatives (protection sold), which are not subject to a close out clause								
050	Credit derivatives (protection bought)								
060	Financial derivatives								
070	SFTs covered by a master netting agreement								
080	SFTs not covered by a master netting agreement								
090	Other assets								
100	Low-risk off-balance sheet items under the RSA; of which:								
110	Revolving retail exposures; of which								
120	Unconditionally cancellable credit cards commitments								
130	Non revolving unconditionally cancellable commitments								

▼ **M6**

Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
140	Medium/low risk off-balance sheet items under the RSA								
150	Medium risk off-balance sheet items under the RSA								
160	Full risk off-balance sheet items under the RSA								
170	(memo item) Drawn amount of revolving retail exposures								
180	(memo item) Drawn amounts on unconditionally cancellable credit cards commitments								
190	(memo item) Drawn amounts on non-revolving unconditionally cancellable commitments								
210	Cash collateral received in derivatives transactions								
220	Receivables for cash collateral posted in derivatives transactions								
230	Securities received in an SFT that are recognised as an asset								

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Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
240	SFT cash conduit lending (cash receivables)								
250	Exposures that can benefit from treatment under Article 113(6) of the CRR								
260	Exposures that meet the conditions in points (a) to (c) of Article 429(14) of the CRR								

**C 41.00 — ON- AND OFF-BALANCE SHEET ITEMS — ADDITIONAL BREAKDOWN OF EXPOSURES (LR2)**

Row		Column		
		010	020	030
		On- and off- balance sheet exposures (SA exposures)	On- and off- balance sheet exposures (IRB exposures)	Nominal value
010	Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):			
020	= 0 %			
030	> 0 % and ≤ 12 %			
040	> 12 % and ≤ 20 %			

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Row		Column		
		010	020	030
		On- and off- balance sheet exposures (SA exposures)	On- and off- balance sheet exposures (IRB exposures)	Nominal value
050	> 20 % and ≤ 50 %			
060	> 50 % and ≤ 75 %			
070	> 75 % and ≤ 100 %			
080	> 100 % and ≤ 425 %			
090	> 425 % and ≤ 1 250 %			
100	Exposures in default			
110	(memo item) Low risk off-balance sheet items and off-balance sheet items attracting a 0 % conversion factor under the solvency ratio			

**C 42.00 — ALTERNATIVE DEFINITION OF CAPITAL (LR3)**

Row		Column
		010
010	Common Equity Tier 1 capital — fully phased-in definition	
020	Common Equity Tier 1 capital — transitional definition	
030	Total own funds — fully phased-in definition	
040	Total own funds — transitional definition	
055	Asset amount deducted — from CET1 items — fully phased-in definition	

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Row		Column
		010
065	Asset amount deducted — from CET1 items — transitional definition	
075	Asset amount deducted — from own funds items — fully phased-in definition	
085	Asset amount deducted — from own funds items — transitional definition	

**C 43.00 — ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)**

Row	Off-balance sheet items, derivatives, SFTs and trading book	Column	
		010	020
		Leverage Ratio Exposure Value	RWA
010	Off-balance sheet items; of which		
020	Trade finance; of which		
030	Under official export credit insurance scheme		
040	Derivatives and SFTs subject to a cross-product netting agreement		
050	Derivatives not subject to a cross-product netting agreement		
060	SFTs not subject to a cross-product netting agreement		
065	Exposure amounts resulting from the additional treatment for credit derivatives		
070	Other assets belonging to the trading book		

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Row	Other non-trading book exposures	Column			
		010	020	030	040
		Leverage Ratio Exposure Value		RWAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
080	Covered bonds				
90	Exposures treated as sovereigns				
100	Central governments and central banks				
110	Regional governments and local authorities treated as sovereigns				
120	MDBs and International organisations treated as sovereigns				
130	PSEs treated as sovereigns				
140	Exposures to regional governments, MDBs, international organisations and PSEs <b>not</b> treated as sovereigns				
150	Regional governments and local authorities <b>not</b> treated as sovereigns				
160	MDBs <b>not</b> treated as sovereigns				
170	PSEs <b>not</b> treated as sovereigns				
180	Institutions				
190	Secured by mortgages on immovable properties; of which				
200	Secured by mortgages of residential properties				
210	Retail exposures; of which				
220	Retail SME				

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Row	Other non-trading book exposures	Column			
		010	020	030	040
		Leverage Ratio Exposure Value		RWAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
230	Corporate; of which				
240	Financial				
250	Non-financial; of which				
260	SME exposures				
270	Exposures other than SME exposures				
280	Exposures in default				
290	Other exposures; of which				
300	Securitisation exposures				
310	Trade finance (memo item); of which				
320	Under official export credit insurance scheme				

**C 44.00 — GENERAL INFORMATION (LR5)**

Row		Column
		010
010	Institution's company structure	
020	Derivatives treatment	
040	Institution type	

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C 47.00 — LEVERAGE RATIO CALCULATION (LRCalc)		
		Column
		LR Exposure: Reporting reference date
Row	Exposure Values	010
010	SFTs: Exposure in accordance with Article 429(5) and 429(8) of the CRR	
020	SFTs: Add-on for counterparty credit risk	
030	Derogation for SFTs: Add-on in accordance with Article 429b(4) and 222 of the CRR	
040	Counterparty credit risk of SFT agent transactions in accordance with Article 429b(6) of the CRR	
050	(-) Exempted CCP leg of client-cleared SFT exposures	
060	Derivatives: Current replacement cost	
070	(-) Eligible cash variation margin received offset against derivatives market value	
080	(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)	
090	Derivatives: Add-on under the mark-to-market method	
100	(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)	
110	Derogation for derivatives: original exposure method	
120	(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)	
130	Capped notional amount of written credit derivatives	
140	(-) Eligible purchased credit derivatives offset against written credit derivatives	
150	Off-balance sheet items with a 10 % CCF in accordance with Article 429(10) of the CRR	



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		Column
		LR Exposure: Reporting reference date
Row	Exposure Values	010
160	Off-balance sheet items with a 20 % CCF in accordance with Article 429(10) of the CRR	
170	Off-balance sheet items with a 50 % CCF in accordance with Article 429(10) of the CRR	
180	Off-balance sheet items with a 100 % CCF in accordance with Article 429(10) of the CRR	
190	Other assets	
200	Gross up for derivatives collateral provided	
210	(-) Receivables for cash variation margin provided in derivatives transactions	
220	(-) Exempted CCP leg of client-cleared trade exposures (initial margin)	
230	Adjustments for SFT sales accounting transactions	
240	(-) Fiduciary assets	
250	(-) Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR	
260	(-) Exposures exempted in accordance with Article 429(14) of the CRR	
270	(-) Asset amount deducted — Tier 1 capital — fully phased-in definition	
280	(-) Asset amount deducted — Tier 1 capital — transitional definition	
290	Total Leverage Ratio exposure — using a fully phased-in definition of Tier 1 capital	
300	Total Leverage Ratio exposure — using a transitional definition of Tier 1 capital	
Row	Capital	
310	Tier 1 capital — fully phased-in definition	
320	Tier 1 capital — transitional definition	

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		Column
		LR Exposure: Reporting reference date
Row	Leverage Ratio	
330	Leverage Ratio — using a fully phased-in definition of Tier 1 capital	
340	Leverage Ratio — using a transitional definition of Tier 1 capital	

**▼M6***ANNEX XI***REPORTING ON LEVERAGE****PART I: GENERAL INSTRUCTIONS**

1. TEMPLATE LABELLING AND OTHER CONVENTIONS
  - 1.1. TEMPLATE LABELLING
  - 1.2. NUMBERING CONVENTION
  - 1.3. ABBREVIATIONS
  - 1.4. SIGN CONVENTION

**PART II: TEMPLATE RELATED INSTRUCTIONS**

1. STRUCTURE AND FREQUENCY
2. FORMULAS FOR LEVERAGE RATIO CALCULATION
3. MATERIALITY THRESHOLDS FOR DERIVATIVES
4. C47.00 — LEVERAGE RATIO CALCULATION (LRCALC)
5. C40.00 — ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)
6. C41.00 — ON- AND OFF-BALANCE SHEET ITEMS — ADDITIONAL BREAKDOWN OF EXPOSURES (LR2)
7. C42.00 — ALTERNATIVE DEFINITION OF CAPITAL (LR3)
8. C43.00 — ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)
9. C44.00 — GENERAL INFORMATION (LR5)

**PART I: GENERAL INSTRUCTIONS**

1. **Template labelling and other conventions**
  - 1.1. **Template labelling**
    1. This Annex contains additional instructions for the templates (hereinafter 'LR') included in Annex X of this Regulation.
    2. Overall, the framework consists of six templates:
      - C47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;
      - C40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;
      - C41.00: Leverage Ratio Template 2 (LR2): On and off-balance sheet items — additional breakdown of exposures;
      - C42.00: Leverage Ratio Template 3 (LR3): Alternative definition of capital;
      - C43.00: Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components; and
      - C44.00: Leverage Ratio Template 5 (LR5): General information.

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3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

**1.2. Numbering convention**

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.
6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.
7. For the purpose of the reporting on leverage, 'of which' refers to an item that is a subset of a higher level exposure category whereas 'memo item' refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

**1.3. Abbreviations**

8. For the purposes of this annex and related templates the following abbreviations are used:
  - (a) CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;
  - (b) SFT, which is an abbreviation of Securities Financing Transaction and shall mean 'repurchase transaction, securities or commodities lending or borrowing transaction, long settlement transaction and margin lending transaction' as referred to in Regulation (EU) No 575/2013;
  - (c) CRM, which is an abbreviation for Credit Risk Mitigation.

**1.4. Sign convention**

9. All amounts shall be reported as positive figures. An exception are the amounts reported in {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010}, {LR3;040;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010}. Thereby note that {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010} only take negative values. Also note that, apart from extreme cases, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010} and {LR3;040;010} only take positive values.

**▼ M6****PART II: TEMPLATE RELATED INSTRUCTIONS****1. Structure and frequency**

1. The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio that institutions shall submit to competent authorities in accordance with the first subparagraph of Article 430(1) of the CRR, while Part B comprises all the data items that institutions shall submit in accordance with the second subparagraph of Article 430(1) of the CRR (i.e. for the purposes of the report referred to in Article 511 of the CRR).
2. When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 429(13) of the CRR.

**2. Formulas for leverage ratio calculation**

3. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from Part A.
4. Leverage Ratio — fully phased-in definition =  $\{\text{LRCalc};310;010\} / \{\text{LRCalc};290;010\}$ .
5. Leverage Ratio — transitional definition =  $\{\text{LRCalc};320;010\} / \{\text{LRCalc};300;010\}$ .

**3. Materiality thresholds for derivatives**

6. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

$$7. \text{ Derivatives share} = \frac{\begin{aligned} & \{\text{LRCalc};060;010\} + \{\text{LRCalc};070;010\} + \{\text{LRCalc};080;010\} + \\ & \{\text{LRCalc};090;010\} + \{\text{LRCalc};100;010\} + \{\text{LRCalc};110;010\} + \\ & \{\text{LRCalc};120;010\} + \{\text{LRCalc};130;010\} + \{\text{LRCalc};140;010\} \end{aligned}}{\text{Total exposure measure}}$$

8. Where total exposure measure is equal to:  $\{\text{LRCalc};290;010\}$ .
9. Total notional value referenced by derivatives =  $\{\text{LR1}; 010;070\}$ . This is a cell that institutions shall always report.
10. Credit derivatives volume =  $\{\text{LR1};020;070\} + \{\text{LR1};050;070\}$ . These are cells that institutions shall always report.
11. Institutions are required to report the cells referred to in paragraph 14 in the next reporting period, if any of the following conditions is met:
  - the derivatives share referred to in paragraph 7 is more than 1,5 % on two consecutive reporting reference dates;
  - the derivatives share referred to in paragraph 7 exceeds 2,0 %.
12. Institutions for which the total notional value referenced by derivatives as defined in paragraph 9 exceeds 10 billion EUR shall report the cells referred to in paragraph 14, even though their derivatives share does not fulfil the conditions described in paragraph 11.

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13. Institutions are required to report the cells referred to in paragraph 15 if any of the following conditions is met:
- the credit derivatives volume referred to in paragraph 10 is more than 300 million EUR on two consecutive reporting reference dates;
  - the credit derivatives volume referred to in paragraph 10 exceeds 500 million EUR.
14. The cells which are required to be reported by institutions in accordance with paragraph 11 are the following: {LR1;010;010}, {LR1;010;020}, {LR1;010;050}, {LR1;020;010}, {LR1;020;020}, {LR1;020;050}, {LR1;030;050}, {LR1;030;070}, {LR1;040;050}, {LR1;040;070}, {LR1;050;010}, {LR1;050;020}, {LR1;050;050}, {LR1;060;010}, {LR1;060;020}, {LR1;060;050} and {LR1;060;070}.
15. The cells which are required to be reported by institutions in accordance with paragraph 13 are the following: {LR1;020;075}, {LR1;050;075} and {LR1;050;085}.

4. **C47.00 — Leverage ratio calculation (LRCalc)**

16. This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Articles 429, 429a and 429b of the CRR.
17. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value 'at reporting reference date' shall be the value at the last calendar day of the third month of the respective quarter.
18. Institutions shall report {010;010} to {030;010}, {060;010}, {090;010}, {110;010}, and {150;010} to {190;010} as if the exemptions referred to in {050;010}, {080;010}, {100;010}, {120;010}, and {220;010} did not apply.
19. Institutions shall report {010;010} to {240;010} as if the exemptions referred to in {250;010} and {260;010} did not apply.
20. Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

	Legal references and instructions
Row and column	Exposure Values
{010;010}	<p><b>SFTs: Exposure in accordance with Articles 429(5) and 429(8) of the CRR</b></p> <p>Articles 429(5)(d) and 429(8) of the CRR</p> <p>The exposure for SFTs calculated in accordance with Article 429(5)(d) and (8) of the CRR.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {190,010}.</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR.</p>
{020;010}	<p><b>SFTs: Add-on for counterparty credit risk</b></p> <p>Article 429b(1) of the CRR</p> <p>The add-on for counterparty credit risk of SFTs, including those that are off-balance sheet, determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR. Institutions shall instead include those items in {040;010}.</p>
{030;010}	<p><b>Derogation for SFTs: Add-on in accordance with Articles 429b(4) and 222 of the CRR</b></p> <p>Article 429b(4) and 222 of the CRR</p> <p>The exposure value for SFTs, including those that are off-balance sheet, calculated in accordance with Article 222 of the CRR, subject to a 20 % floor for the applicable risk weight.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c) of the CRR.</p> <p>Institutions shall not consider in this cell transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method defined in Article 429b(1) of the CRR.</p>
{040;010}	<p><b>Counterparty credit risk of SFT agent transactions in accordance with Article 429b(6) of the CRR</b></p> <p>Article 429b(6)(a), (2) and (3) of the CRR</p> <p>The exposure value for agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR, consists only of the add-on determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall not include in this cell transactions in accordance with Article 429b(6)(c). Institutions shall instead include those items in {010;010} and {020;010} or {010;010} and {030;010}, as applicable.</p>
{050;010}	<p><b>(-) Exempted CCP leg of client-cleared SFT exposures</b></p> <p>Articles 429(11) and 306(1)(c) of the CRR</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>The exempted CCP leg of client-cleared trade exposures of SFTs, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a re-pledged security that under the applicable accounting framework (i.e. in accordance with the first sentence of Article 111(1) of the CRR) is included at full value.</p> <p>Institutions shall, as if no exemption applies, also include the amount reported in this cell in {010;010}, {020;010} and {030;010}, and, if the condition in the second half of the previous sentence is met, in {190;010}.</p> <p>Where there is initial margin posted by the institution for an exempted leg of an SFT that is reported in {190;010} and not reported in {020;010} or {030;010}, then the institution can report it in this cell.</p>
{060;010}	<p><b>Derivatives: Current replacement cost</b></p> <p>Articles 429a, 274, 295, 296, 297 and 298 of the CRR.</p> <p>The current replacement cost as specified in Article 274(1) of the CRR of contracts listed in Annex II of the CRR and credit derivatives including those that are off-balance sheet reported gross of variation margin received.</p> <p>As determined by Article 429a(1) of the CRR, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{070;010}	<p><b>(-) Eligible cash variation margin received offset against derivatives market value</b></p> <p>Article 429a(3) of the CRR</p> <p>Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure in accordance with Article 429a(3) of the CRR.</p> <p>Any cash variation margin received on an exempted CCP leg in accordance with Article 429(11) of the CRR shall not be reported.</p>
{080;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)</b></p> <p>Article 429(11) of the CRR</p> <p>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR. This amount shall be reported gross of cash variation margin received on this leg.</p> <p>Institutions shall include the amount reported in this cell also in {060;010} as if no exemption applied.</p>



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	Legal references and instructions
Row and column	Exposure Values
{090;010}	<p><b>Derivatives: Add-on under the mark-to-market method</b></p> <p>Articles 429a, 274, 295, 296, 297, 298 and 299(2) of the CRR</p> <p>This cell provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives including those that are off-balance sheet calculated in accordance with the mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules in accordance with Article 429a(1) of the CRR. In determining the exposure value of those contracts, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>In accordance with the second subparagraph of Article 429a(1) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2)(a) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{100;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)</b></p> <p>Article 429(11) of the CRR</p> <p>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {090;010} as if no exemption applied.</p>
{110;010}	<p><b>Derogation for derivatives: original exposure method</b></p> <p>Articles 429a(8) and 275 of the CRR</p> <p>This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II of the CRR calculated in accordance with the original exposure method set out in Article 275 of the CRR.</p> <p>Institutions that apply the original exposure method shall not reduce the exposure measure by the amount of variation margin received in cash in accordance with Article 429a(8) of the CRR.</p> <p>Institutions that do not use the original exposure method shall not report this cell.</p> <p>Institutions shall not consider in this cell contracts measured by application of the mark-to-market method in accordance with Articles 429a(1) and 274 of the CRR.</p>

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	Legal references and instructions
Row and column	Exposure Values
{120;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)</b></p> <p>Article 429(11) of the CRR</p> <p>The exempted CCP leg of client-cleared trade exposures when applying the original exposure method as set out in Article 275 of the CRR, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {110;010} as if no exemption applied.</p>
{130;010}	<p><b>Capped notional amount of written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of written credit derivatives (i.e. where the institution is providing credit protection to a counterparty) as set out in Article 429a(5) to (7) of the CRR.</p>
{140;010}	<p><b>(-) Eligible purchased credit derivatives offset against written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {130;010} for each reference name.</p>
{150;010}	<p><b>Off-balance sheet items with a 10 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(d) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(d) of the CRR, of low risk off-balance sheet items that would be assigned a 0 % credit conversion factor referred to in points 4(a) to (c) of Annex I of the CRR (as a reminder the exposure value here shall be 10 % of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness. As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>

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	Legal references and instructions
Row and column	Exposure Values
{160;010}	<p><b>Off-balance sheet items with a 20 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(c) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(c) of the CRR, of medium/low risk off-balance-sheet items that would be assigned a 20 % credit conversion factor referred to in points 3(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 20 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{170;010}	<p><b>Off-balance sheet items with a 50 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(b) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(b) of the CRR, of medium risk off-balance sheet items that would be assigned a 50 % credit conversion factor as defined in the Standardised Approach to credit risk referred to in points 2(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 50 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations. In other words the CCF for all liquidity facilities in accordance with Article 255 of the CRR is 50 % regardless of the maturity.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{180;010}	<p><b>Off-balance sheet items with a 100 % CCF in accordance with CRR 429 (10)</b></p> <p>Articles 429(10), 111(1)(a) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(a) of the CRR, of high risk off-balance sheet items that would be assigned a 100 % credit conversion factor referred to in points 1(a) to (k) of Annex I of the CRR (as a reminder the exposure value here shall be 100 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations.</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{190;010}	<p><b>Other assets</b></p> <p>Article 429(5) of the CRR</p> <p>All assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs (e.g. amongst others assets to be reported in this cell are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions). Institutions shall base valuation on the principles set out in Article 429(5) of the CRR.</p> <p>Institutions shall include in this cell cash received or any security that is provided to a counterparty via SFTs and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Furthermore, institutions shall recognise items that are deducted from CET1 and Additional Tier 1 items (e.g. intangibles, deferred tax assets etc.) here.</p>
{200;010}	<p><b>Gross-up for derivatives collateral provided</b></p> <p>Article 429a(2) of the CRR</p> <p>The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429a(2) of the CRR.</p> <p>Institutions shall not include in this cell initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429a(3) of the CRR.</p>
{210;010}	<p><b>(-) Receivables for cash variation margin provided in derivatives transactions</b></p> <p>Third subparagraph of Article 429a(3) of the CRR</p> <p>The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429a(3) of the CRR are met.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{220;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (initial margin)</b></p> <p>Article 429(11) of the CRR</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>The initial margin (posted) portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{230;010}	<p><b>Adjustments for SFT sales accounting transactions</b></p> <p>Article 429b(5) of the CRR</p> <p>The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.</p>
{240;010}	<p><b>(-) Fiduciary assets</b></p> <p>Article 429(13) of the CRR</p> <p>The value of fiduciary assets that meet the IAS 39 criteria for derecognition and, where applicable, IFRS 10 for deconsolidation, in accordance with Article 429(13) of the CRR, assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{250;010}	<p><b>(-) Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR</b></p> <p>Articles 429(7) and 113(6) of the CRR</p> <p>Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) of the CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{260;010}	<p><b>(-) Exposures exempted in accordance with Article 429(14) of the CRR</b></p> <p>Article 429(14) of the CRR</p> <p>Exposures exempted in accordance with 429(14) of the CRR subject to the therein stated conditions being met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{270;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — fully phased-in definition</b></p> <p>Articles 429(4)(a) and 499(1)(a) of the CRR</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>It includes all the adjustments that target the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{280;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — transitional definition</b></p> <p>Articles 429(4)(a) and 499(1)(b) of the CRR</p> <p>It includes all the adjustments that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR'</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition to taking into account the derogations laid down in Chapter 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{290;010}	<p><b>Total Leverage Ratio exposure — using a fully phased-in definition of Tier 1 capital</b></p> <p>Institutions shall report the following amount:</p> $\begin{aligned} & \{\text{LRCalc};010;010\} + \{\text{LRCalc};020;010\} + \{\text{LRCalc};030;010\} + \{\text{LRCalc};040;010\} + \\ & \{\text{LRCalc};050;010\} + \{\text{LRCalc};060;010\} + \{\text{LRCalc};070;010\} + \{\text{LRCalc};080;010\} + \\ & \{\text{LRCalc};090;010\} + \{\text{LRCalc};100;010\} + \{\text{LRCalc};110;010\} + \{\text{LRCalc};120;010\} + \\ & \{\text{LRCalc};130;010\} + \{\text{LRCalc};140;010\} + \{\text{LRCalc};150;010\} + \{\text{LRCalc};160;010\} + \\ & \{\text{LRCalc};170;010\} + \{\text{LRCalc};180;010\} + \{\text{LRCalc};190;010\} + \{\text{LRCalc};200;010\} + \\ & \{\text{LRCalc};210;010\} + \{\text{LRCalc};220;010\} + \{\text{LRCalc};230;010\} + \{\text{LRCalc};240;010\} + \\ & \{\text{LRCalc};250;010\} + \{\text{LRCalc};260;010\} + \{\text{LRCalc};270;010\}. \end{aligned}$

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	Legal references and instructions
Row and column	Exposure Values
{300;010}	<p><b>Total Leverage Ratio exposure — using a transitional definition of Tier 1 capital</b></p> <p>Institutions shall report the following amount:</p> $\begin{aligned} & \{\text{LRCalc};010;010\} + \{\text{LRCalc};020;010\} + \{\text{LRCalc};030;010\} + \{\text{LRCalc};040;010\} + \\ & \{\text{LRCalc};050;010\} + \{\text{LRCalc};060;010\} + \{\text{LRCalc};070;010\} + \{\text{LRCalc};080;010\} + \\ & \{\text{LRCalc};090;010\} + \{\text{LRCalc};100;010\} + \{\text{LRCalc};110;010\} + \{\text{LRCalc};120;010\} + \\ & \{\text{LRCalc};130;010\} - \{\text{LRCalc};140;010\} + \{\text{LRCalc};150;010\} + \{\text{LRCalc};160;010\} + \\ & \{\text{LRCalc};170;010\} + \{\text{LRCalc};180;010\} + \{\text{LRCalc};190;010\} + \{\text{LRCalc};200;010\} + \\ & \{\text{LRCalc};210;010\} + \{\text{LRCalc};220;010\} + \{\text{LRCalc};230;010\} + \{\text{LRCalc};240;010\} + \\ & \{\text{LRCalc};250;010\} + \{\text{LRCalc};260;010\} + \{\text{LRCalc};280;010\}. \end{aligned}$
Row and column	Capital
{310;010}	<p><b>Tier 1 capital — fully phased-in definition</b></p> <p>Articles 429(3) and 499(1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.</p>
{320;010}	<p><b>Tier 1 capital — transitional definition</b></p> <p>Articles 429(3) and 499(1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.</p>
Row and column	Leverage Ratio
{330;010}	<p><b>Leverage Ratio — using a fully phased-in definition of Tier 1 capital</b></p> <p>Articles 429(2) and 499(1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 4 of Part II of this Annex.</p>
{340;010}	<p><b>Leverage Ratio — using a transitional definition of Tier 1 capital</b></p> <p>Articles 429(2) and 499(1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 5 of Part II of this Annex.</p>

5. **C40.00 — Alternative treatment of the Exposure Measure (LR1)**

21. This part of the reporting collects data on an alternative treatment of derivatives, SFTs and off-balance sheet items.
22. Institutions shall determine the ‘accounting balance sheet values’ in LR1 based on the applicable accounting framework in accordance with Article 4(1)(77) of the CRR. ‘Accounting value assuming no netting or other CRM’ refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.

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23. Apart from {250;120} and {260;120}, institutions shall report LR1 as if the exemptions referred to in LRCalc cells {050;010}, {080;010}, {100;010}, {120;010}, {220;010}, {250;010} and {260;010} did not apply.

Row and column	Legal references and instructions
{010;010}	<p><b>Derivatives — Accounting balance sheet value</b></p> <p>This is the sum of {020;010}, {050;010} and {060;010}.</p>
{010;020}	<p><b>Derivatives — Accounting value assuming no netting or other CRM</b></p> <p>This is the sum of {020;020}, {050;020} and {060;020}.</p>
{010;050}	<p><b>Derivatives — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>This is the sum of {020;050}, {050;050} and {060;050}.</p>
{010;070}	<p><b>Derivatives — Notional amount</b></p> <p>This is the sum of {020;070}, {050;070} and {060;070}.</p>
{020;010}	<p><b>Credit derivatives (protection sold) — Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet.</p>
{020;020}	<p><b>Credit derivatives (protection sold) — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{020;050}	<p><b>Credit derivatives (protection sold) — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>This is the sum of {030;050} and {040;050}.</p>
{020;070}	<p><b>Credit derivatives (protection sold) — Notional amount</b></p> <p>This is the sum of cells {030;070} and {040;070}.</p>
{020;075}	<p><b>Credit derivatives (protection sold) — Capped notional amount</b></p> <p>This cell provides the notional amount referenced by the credit derivatives (protection sold) as in {020; 070} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.</p>



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Row and column	Legal references and instructions
{030;050}	<p><b>Credit derivatives (protection sold), which are subject to a close-out clause — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause assuming no netting or other CRM. Institutions shall not include in this cell the add-on for credit derivatives where the institution is selling credit protection to a counterparty not subject to a close-out clause. Institutions shall instead include this in {LR1;040;050}.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{030;070}	<p><b>Credit derivatives (protection sold), which are subject to a close-out clause — Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;050}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause' assuming no netting or other CRM.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;070}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause — Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause'.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>

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Row and column	Legal references and instructions
{050;010}	<p><b>Credit derivatives (protection bought) — Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;020}	<p><b>Credit derivatives (protection bought) — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;050}	<p><b>Credit derivatives (protection bought) — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is buying credit protection from a counterparty assuming no netting or other CRM.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;070}	<p><b>Credit derivatives (protection bought) — Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is buying credit protection from a counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;075}	<p><b>Credit derivatives (protection bought) — Capped notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives (protection bought) as in {050;050} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with respect to the bought credit derivative.</p>
{050;085}	<p><b>Credit derivatives (protection bought) — Capped notional amount (same reference name)</b></p> <p>The notional amount referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the reporting institution.</p> <p>For the purpose of reporting this cell value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</p>

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Row and column	Legal references and instructions
	<p>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this cell shall not exceed the amounts reported in {020;075} and {050;075}.</p>
{060;010}	<p><b>Financial derivatives — Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet.</p>
{060;020}	<p><b>Financial derivatives — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{060;050}	<p><b>Financial derivatives — Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 274 of the CRR</p> <p>This cell provides the regulatory potential future exposure of contracts listed in Annex II of the CRR assuming no netting or other CRM.</p>
{060;070}	<p><b>Financial derivatives — Notional amount</b></p> <p>This cell provides the notional amount referenced by contracts listed in Annex II of the CRR.</p>
{070;010}	<p><b>SFTs covered by a master netting agreement — Accounting balance sheet value</b></p> <p>Articles 4(1)(77) and 206 of the CRR</p> <p>The accounting balance sheet value of SFTs under the applicable accounting framework that are covered by a master netting agreement eligible under Article 206 of the CRR.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{070;020}	<p><b>SFTs covered by a master netting agreement — Accounting value assuming no netting or other CRM</b></p> <p>Articles 4(77) and 206 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p>

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Row and column	Legal references and instructions
	<p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>
{070;040}	<p><b>Securities financing transactions covered by a master netting agreement — Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206 of the CRR, institutions shall form netting sets. For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max \left\{ \left( \sum_i E_i - \sum_i C_i \right); 0 \right\}$ <p>Where</p> <p><math>i</math> = each transaction included in the netting set.</p> <p><math>E_i</math> = for transaction <math>i</math>, the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C_i</math> = for transaction <math>i</math>, the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and report the result in this cell.</p>
{080;010}	<p><b>SFTs not covered by a master netting agreement — Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{080;020}	<p><b>SFTs not covered by a master netting agreement — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>

▼ **M6**

Row and column	Legal references and instructions
{080;040}	<p><b>SFTs not covered by a master netting agreement — Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR, institutions shall form sets that consist of all assets included in a transaction (i.e. each SFT is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max \{ (E - C); 0 \}$ <p>Where</p> <p><math>E =</math> , the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C =</math> , the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all of above-mentioned sets and report the result in this cell.</p>
{090;010}	<p><b>Other assets — Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs.</p>
{090;020}	<p><b>Other assets — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{100;070}	<p><b>Low risk off-balance sheet items in the RSA; of which — nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{110;070}	<p><b>Revolving retail exposures; of which — Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of off-balance sheet qualifying revolving retail exposures that meet the conditions set in points (a) to (c) of Article 154(4) of the CRR. This value shall not be reduced by specific credit risk adjustments.</p> <p>This covers all exposures that are to individuals, are revolving and unconditionally cancellable as described in point (b) of Article 149 of the CRR, and are in total limited to EUR 100 000 per obligor.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>

▼ **M6**

Row and column	Legal references and instructions
{120;070}	<p><b>Unconditionally cancellable credit cards commitments — Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of credit cards commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{130;070}	<p><b>Non revolving unconditionally cancellable commitments — Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>It provides the nominal value of other commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) and that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{140;070}	<p><b>Medium/low risk off-balance sheet items under the RSA — Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 20 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{150;070}	<p><b>Medium risk off-balance sheet items under the RSA — Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 50 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{160;070}	<p><b>Full risk off-balance sheet items under the RSA — Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 100 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>

▼ M6

Row and column	Legal references and instructions
{170;070}	<p><b>(memo item) Drawn amounts of revolving retail exposures — Nominal value</b></p> <p>Article 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on off-balance sheet revolving retail exposures. This value shall not be reduced by specific credit risk adjustments.</p>
{180;070}	<p><b>(memo item) Drawn amounts on unconditionally cancellable credit card commitments — Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on unconditionally cancellable credit card commitments. This value shall not be reduced by specific credit risk adjustments.</p>
{190;070}	<p><b>(memo item) Drawn amounts on non-revolving unconditionally cancellable commitments — Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on non-revolving unconditionally cancellable commitments. This value shall not be reduced by specific credit risk adjustments.</p>
{210;020}	<p><b>Cash collateral received in derivatives transactions — Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this cell.</p>
{220;020}	<p><b>Receivables for cash collateral posted in derivatives transactions — Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so shall reverse out the netting and report the net cash receivable.</p>

▼ **M6**

Row and column	Legal references and instructions
{230;020}	<p><b>Securities received in an SFT that are recognised as an asset — Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of securities received in an SFT that are recognised as an asset under the applicable accounting framework assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{240;020}	<p><b>SFT cash conduit lending (cash receivables) — Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in this cell cash on deposit with other institutions.</p> <p>A CCLT is defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner. A qualifying CCLT shall comply with all the following conditions:</p> <ul style="list-style-type: none"> <li>(a) both of the individual transactions which comprise the qualifying CCLT shall be effected on the same trade date, or for international transactions adjacent business days;</li> <li>(b) where its comprising transactions do not specify a maturity, the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</li> <li>(c) where its comprising transactions specify a maturity, the CCLT shall not give rise to maturity mismatches for the institution; the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</li> <li>(d) it does not give rise to any other incremental exposures.</li> </ul>
{250;120}	<p><b>Exposures that can benefit from treatment under Article 113(6) of the CRR — Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures for which all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and for which approval laid down in Article 113(6) of the CRR has been provided. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;250;010}.</p>
{260;120}	<p><b>Exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR — Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;260;010}.</p>



▼ **M6****6. C41.00 — On- and off-balance sheet items — additional breakdown of exposures (LR2)**

24. Template LR2 provides information on additional breakdown items of all on- and off-balance sheet exposures <sup>(1)</sup> belonging to the non-trading book and of all exposures of the trading book subject to counterparty credit risk. The breakdown is in accordance with the risk weights applied under the credit risk section of the CRR. The information is derived differently for exposures under respectively the Standardised and the IRB Approach.
25. For exposures supported by CRM techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions shall refer to the risk weight after the substitution effect. Under the IRB Approach, institutions shall proceed with the following calculation: for exposures (other than those for which specific regulatory risk weights are provided for) belonging to each obligor grade, the risk weight shall be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the IRB Approach, exposures classified as in default shall be excluded from {020;010} to {090;010} and included in {100;010}. Under the Standardised Approach, exposures falling under Article 112(j) of the CRR shall be excluded from {020;020} to {090;020} and included in {100;020}.
26. Under both approaches, institutions shall consider exposures deducted from the regulatory capital as being applied a 1 250 % risk weight.

Row	Legal references and instructions
010	<b>Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):</b>  This is the sum of {020:*} to {100;*}.
020	<b>= 0 %</b>  Exposures with a 0 % risk weight.
030	<b>&gt; 0 % and ≤ 12 %</b>  Exposures with a risk weight included within a range of risk weights strictly greater than 0 % and smaller than or equal to 12 %.
040	<b>&gt; 12 % and ≤ 20 %</b>  Exposures with a risk weight included within a range of risk weights strictly greater than 12 % and smaller than or equal to 20 %.
050	<b>&gt; 20 % and ≤ 50 %</b>  Exposures with a risk weight included within a range of risk weights strictly greater than 20 % and smaller than or equal to 50 %.

<sup>(1)</sup> This includes securitisations and equity exposures subject to credit risk

▼ **M6**

Row	Legal references and instructions
060	<p><b>&gt; 50 % and ≤ 75 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 50 % and smaller than or equal to 75 %.</p>
070	<p><b>&gt; 75 % and ≤ 100 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 75 % and smaller than or equal to 100 %.</p>
080	<p><b>&gt; 100 % and ≤ 425 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 100 % and smaller than or equal to 425 %.</p>
090	<p><b>&gt; 425 % and ≤ 1 250 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 425 % and smaller than or equal to 1 250 %.</p>
100	<p><b>Exposures in default</b></p> <p>Under the Standardised Approach, exposures falling under Article 112(j) of the CRR.</p> <p>Under the IRB approach, all exposures with a PD of 100 % are exposures in default.</p>
110	<p><b>(memo item) Low-risk off-balance sheet items or off-balance sheet items attracting a 0 % conversion factor under the solvency ratio</b></p> <p>Low risk off-balance sheet items in accordance with Article 111 of the CRR and off-balance sheet items attracting a 0 % conversion factor in accordance with Article 166 of the CRR.</p>
Column	Legal references and instructions
010	<p><b>On- and off-balance sheet exposures (SA exposures)</b></p> <p>On- and off-balance sheet exposure values after taking into account value adjustments, all CRM and credit conversion factors, as calculated under Title II, Chapter 2, Part Three of the CRR.</p>
020	<p><b>On and off-balance sheet exposures (IRB exposures)</b></p> <p>On- and off-balance sheet exposures values in accordance with Article 166 of the CRR and the first sentence of the second subparagraph of Article 230(1) of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p> <p>For off-balance sheet items, institutions shall apply the conversion factors as defined in Article 166(8) to (10) of the CRR.</p>
030	<p><b>Nominal value</b></p> <p>Exposure values of off-balance sheet items as defined in Articles 111 and 166 of the CRR without the application of conversion factors.</p>

▼ **M6**

7. **C42.00 — Alternative definition of capital (LR3)**
27. Template LR3 provides information on the capital measures needed for the review of Article 511 of the CRR.

Row and column	Legal references and instructions
{010;010}	<p><b>Common Equity Tier 1 capital — fully phased-in definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of CET1 capital as defined in Article 50 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{020;010}	<p><b>Common Equity Tier 1 capital — transitional definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of CET1 capital as calculated defined in Article 50 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{030;010}	<p><b>Total own funds — fully phased-in definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of own funds as defined in Article 72 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{040;010}	<p><b>Total own funds — transitional definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of own fund as defined in Article 72 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{055;010}	<p><b>Asset amount deducted — from CET1 items — fully phased-in definition</b></p> <p>It includes the amount of regulatory adjustments to CET1 items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul> <p>as applicable</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{065;010}	<p><b>Asset amount deducted — from CET1 items — transitional definition</b></p> <p>It includes the amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul>

▼ **M6**

Row and column	Legal references and instructions
	<p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{075;010}	<p><b>Asset amount deducted — from own funds items — fully phased-in definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{085,010}	<p><b>Asset amount deducted — from own funds items — transitional definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>

▼ **M6****8. C43.00 — Alternative breakdown of leverage ratio exposure measure components (LR4)**

28. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions, as applicable, referred to in the following LRCalc cells: {050;010}, {080;010}, {100;010}, {120;010}, {220; 010}, {250;010} and {260;010}.
29. In order to avoid double-counting, institutions shall uphold the equation referred to in the following paragraph:
30. The equation that institutions shall uphold according to paragraph 29 is:
- $$\begin{aligned} & \{LRCalc;010;010\} + \{LRCalc;020;010\} + \{LRCalc;030;010\} + \\ & \{LRCalc;040;010\} + \{LRCalc;050;010\} + \{LRCalc;060;010\} + \\ & \{LRCalc;070;010\} + \{LRCalc;080;010\} + \{LRCalc;090;010\} + \\ & \{LRCalc;100;010\} + \{LRCalc;110;010\} + \{LRCalc;120;010\} + \\ & \{LRCalc;130;010\} + \{LRCalc;140;010\} + \{LRCalc;150;010\} + \\ & \{LRCalc;160;010\} + \{LRCalc;170;010\} + \{LRCalc;180;010\} + \\ & \{LRCalc;190;010\} + \{LRCalc;200;010\} + \{LRCalc;210;010\} + \\ & \{LRCalc;220;010\} + \{LRCalc;230;010\} + \{LRCalc;240;010\} + \\ & \{LRCalc;250;010\} + \{LRCalc;260;010\} = [\{LR4;010;010\} + \\ & \{LR4;040;010\} + \{LR4;050;010\} + \{LR4;060;010\} + \{LR4;065;010\} + \\ & \{LR4;070;010\} + \{LR4;080;010\} + \{LR4;080;020\} + \{LR4;090;010\} + \\ & \{LR4;090;020\} + \{LR4;140;010\} + \{LR4;140;020\} + \{LR4;180;010\} + \\ & \{LR4;180;020\} + \{LR4;190;010\} + \{LR4;190;020\} + \{LR4;210;010\} + \\ & \{LR4;210;020\} + \{LR4;230;010\} + \{LR4;230;020\} + \{LR4;280;010\} + \\ & \{LR4;280;020\} + \{LR4;290;010\} + \{LR4;290;020\}]. \end{aligned}$$

Row and column	Legal references and instructions
{010;010}	<p><b>Off-balance sheet items; of which — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value calculated as the sum of {LRCalc;150;010}, {LRCalc;160;010}, {LRCalc;170;010} and {LRCalc;180;010}.</p>
{010;020}	<p><b>Off-balance sheet items; of which — RWA</b></p> <p>The risk-weighted exposure amount of off-balance sheet items — excluding SFTs and derivatives — as in the Standardised Approach and the IRB Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2, Title II, Part Three of the CRR. For exposures under the IRB Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3, Title II, Part Three of the CRR.</p>
{020;010}	<p><b>Trade Finance; of which — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{020;020}	<p><b>Trade Finance; of which — RWA</b></p> <p>The risk-weighted exposure value of off-balance sheet items — excluding SFTs and derivatives — related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{030;010}	<p><b>Under official export credit insurance scheme — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme.</p>

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Row and column	Legal references and instructions
	<p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{030;020}	<p><b>Under official export credit insurance scheme — RWA</b></p> <p>The risk-weighted exposure value of off-balance sheet items — excluding SFTs and derivatives — related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{040;010}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{040;020}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement — RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II of Part Three of the CRR of derivatives and SFTs, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;010}	<p><b>Derivatives not subject to a cross-product netting agreement — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;020}	<p><b>Derivatives not subject to a cross-product netting agreement — RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;010}	<p><b>SFTs not subject to a cross-product netting agreement — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of exposures of SFTs if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;020}	<p><b>SFTs not subject to a cross-product netting agreement — RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of SFTs, as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{065;010}	<p><b>Exposure amounts resulting from the additional treatment for credit derivatives — Leverage Ratio Exposure Value</b></p> <p>This cell shall equal the difference between {LRCalc;130;010} and {LRCalc;140;010}.</p>

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Row and column	Legal references and instructions
{070;010}	<p><b>Other assets belonging to the trading book — Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of items reported in {LRCalc;190;010} excluding non-trading book items.</p>
{070;020}	<p><b>Other assets belonging to the trading book — RWA</b></p> <p>Own fund requirements multiplied by 12.5 of items subject to Title IV of Part Three of the CRR.</p>
{080;010}	<p><b>Covered bonds — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 129 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{080;020}	<p><b>Covered bonds — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 161(1)(d) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{080;030}	<p><b>Covered bonds — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 129 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{080;040}	<p><b>Covered bonds — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 161(1)(d) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;010}	<p><b>Exposures treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>This is the sum of cells from {100,010} to {130,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;020}	<p><b>Exposures treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>This is the sum of cells from {100,020} to {130,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;030}	<p><b>Exposures treated as sovereigns — RWA — SA exposures</b></p> <p>This is the sum of cells from {100,030} to {130,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;040}	<p><b>Exposures treated as sovereigns — RWA — IRB exposures</b></p> <p>This is the sum of cells from {100,040} to {130,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{100;010}	<p><b>Central governments and central banks — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;020}	<p><b>Central governments and central banks — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;030}	<p><b>Central governments and central banks — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;040}	<p><b>Central governments and central banks — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;010}	<p><b>Regional governments and local authorities treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;020}	<p><b>Regional governments and local authorities treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;030}	<p><b>Regional governments and local authorities treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>



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Row and column	Legal references and instructions
{110;040}	<p><b>Regional governments and local authorities treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;020}	<p><b>MDBs and international organisations treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;010}	<p><b>MDBs and international organisations treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;030}	<p><b>MDBs and international organisations treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;040}	<p><b>MDBs and international organisations treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;010}	<p><b>PSEs treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;020}	<p><b>PSEs treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{130;030}	<p><b>PSEs treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;040}	<p><b>PSEs treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;010}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>This is the sum of cells from {150,010} to {170,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;020}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>This is the sum of cells from {150,020} to {170,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;030}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs <u>not</u> treated as sovereigns — RWA — SA exposures</b></p> <p>This is the sum of cells from {150,030} to {170,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;040}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs <u>not</u> treated as sovereigns — RWA — IRB exposures</b></p> <p>This is the sum of cells from {150,040} to {170,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;010}	<p><b>Regional governments and local authorities <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;020}	<p><b>Regional governments and local authorities <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M6**

Row and column	Legal references and instructions
{150;030}	<p><b>Regional governments and local authorities <u>not</u> treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;040}	<p><b>Regional governments and local authorities <u>not</u> treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;010}	<p><b>MDBs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;020}	<p><b>MDBs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;030}	<p><b>MDBs <u>not</u> treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;040}	<p><b>MDBs <u>not</u> treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;010}	<p><b>PSEs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{170;020}	<p><b>PSEs <u>not</u> treated as sovereigns — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;030}	<p><b>PSEs <u>not</u> treated as sovereigns — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;040}	<p><b>PSEs <u>not</u> treated as sovereigns — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;010}	<p><b>Institutions — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;020}	<p><b>Institutions — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;030}	<p><b>Institutions — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;040}	<p><b>Institutions — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M6**

Row and column	Legal references and instructions
{190;010}	<p><b>Secured by mortgages on immovable properties; of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;020}	<p><b>Secured by mortgages on immovable properties; of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;030}	<p><b>Secured by mortgages on immovable properties; of which — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;040}	<p><b>Secured by mortgages on immovable properties; of which — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;010}	<p><b>Secured by mortgages of residential properties — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;020}	<p><b>Secured by mortgages of residential properties — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;030}	<p><b>Secured by mortgages of residential properties — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M6**

Row and column	Legal references and instructions
{200;040}	<p><b>Secured by mortgages of residential properties — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;010}	<p><b>Retail exposures; of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;020}	<p><b>Retail exposures; of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;030}	<p><b>Retail exposures; of which — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;040}	<p><b>Retail exposures; of which — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;010}	<p><b>Retail SME — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;020}	<p><b>Retail SME — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{220;030}	<p><b>Retail SME — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;040}	<p><b>Retail SME — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;010}	<p><b>Corporate; of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>This is the sum of {240,010} and {250,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;020}	<p><b>Corporate; of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>This is the sum of {240,020} and {250,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;030}	<p><b>Corporate; of which — RWA — SA exposures</b></p> <p>This is the sum of {240,030} and {250,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;040}	<p><b>Corporate; of which — RWA — IRB exposures</b></p> <p>This is the sum of {240,040} and {250,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;010}	<p><b>Financial — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{240;020}	<p><b>Financial — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;030}	<p><b>Financial — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;040}	<p><b>Financial — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;010}	<p><b>Non-financial; of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non-financial</b> corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260,010} and {270,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;020}	<p><b>Non-financial; of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non-financial</b> corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,020} and {270,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>



▼ **M6**

Row and column	Legal references and instructions
{250;030}	<p><b>Non-financial; of which — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non-financial</b> corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260,030} and {270,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;040}	<p><b>Non-financial; of which — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non-financial</b> corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,040} and {270,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;010}	<p><b>SME exposures — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, a small and medium enterprise is in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;020}	<p><b>SME exposures — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;030}	<p><b>SME exposures — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;040}	<p><b>SME exposures — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M6**

Row and column	Legal references and instructions
{270;010}	<p><b>Exposures other than SME exposures — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;020}	<p><b>Exposures other than SME exposures — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;030}	<p><b>Exposures other than SME exposures — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;040}	<p><b>Exposures other than SME exposures — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{280;010}	<p><b>Exposures in default — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>
{280;020}	<p><b>Exposures in default — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{280;030}	<p><b>Exposures in default — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>
{280;040}	<p><b>Exposures in default — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{290;010}	<p><b>Other exposures; of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p>

▼ **M6**

Row and column	Legal references and instructions
	<p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;020}	<p><b>Other exposures; of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure amount of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;030}	<p><b>Other exposures; of which — RWA — SA exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;040}	<p><b>Other exposures; of which — RWA — IRB exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;010}	<p><b>Securitisation exposures — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;020}	<p><b>Securitisation exposures — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;030}	<p><b>Securitisation exposures — RWA — SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;040}	<p><b>Securitisation exposures — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ M6

Row and column	Legal references and instructions
{310;010}	<p><b>Trade finance (memo item); of which — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;020}	<p><b>Trade finance (memo item); of which — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;030}	<p><b>Trade finance (memo item); of which — RWA — SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;040}	<p><b>Trade finance (memo item); of which — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;010}	<p><b>Under official export credit insurance scheme — Leverage Ratio Exposure Value — SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;020}	<p><b>Under official export credit insurance scheme — Leverage Ratio Exposure Value — IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M6**

Row and column	Legal references and instructions
{320;030}	<p><b>Under official export credit insurance scheme — RWA — SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;040}	<p><b>Under official export credit insurance scheme — RWA — IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

9. **C44.00 — General information (LR5)**

31. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{010;010}	<p><b>Institution's company structure</b></p> <p>The institution shall classify its company structure in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Joint stock company;</li> <li>— Mutual/cooperative;</li> <li>— Other non-joint stock company.</li> </ul>
{020;010}	<p><b>Derivatives treatment</b></p> <p>The institution shall specify the regulatory derivatives treatment in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Original exposure method;</li> <li>— Mark-to-market method.</li> </ul>
{040;010}	<p><b>Institution type</b></p> <p>The institution shall classify its institution type in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Universal banking (retail/commercial and investment banking);</li> <li>— Retail/commercial banking;</li> <li>— Investment banking;</li> <li>— Specialised lender.</li> </ul>

## ANNEX XII

## REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
<b>LIQUIDITY COVERAGE TEMPLATES</b>		
		<b>PART I — LIQUID ASSETS</b>
51	C 51.00	LIQUIDITY COVERAGE — LIQUID ASSETS
		<b>PART II — OUTFLOWS</b>
52	C 52.00	LIQUIDITY COVERAGE — OUTFLOWS
		<b>PART III — INFLOWS</b>
53	C 53.00	LIQUIDITY COVERAGE — INFLOWS
		<b>PART IV — COLLATERAL SWAPS</b>
54	C 54.00	LIQUIDITY COVERAGE — COLLATERAL SWAPS
<b>STABLE FUNDING TEMPLATES</b>		
		<b>PART V — STABLE FUNDING</b>
60	C 60.00	STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING
61	C 61.00	STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

▼B

## C 51.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
010-390	1	<b>ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF CRR</b>	Article 416 and 417 of CRR				
010	1,1	<b>cash</b>	Article 416(1)(a) of CRR				
020	1,2	<b>exposures to central bank</b>	Article 416(1)(a) of CRR				
030	1.2.1	of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR				
040-110	1,3	<b>Other transferable assets representing claims on or guaranteed by</b>	Article 416(1)(c) of CRR				
040-050	1.3.1	transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets	Article 416(1)(c)(i) of CRR				
040	1.3.1.1	representing claims	Article 416(1)(c)(i) of CRR				
050	1.3.1.2	guaranteed by	Article 416(1)(c)(i) of CRR				
060-070	1.3.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities-in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR				

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				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
060	1.3.2.1	representing claims on	Article 416(1)(c)(ii) of CRR				
070	1.3.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR				
080-090	1.3.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR				
080	1.3.3.1	representing claims on	Article 416(1)(c)(iii) of CRR				
090	1.3.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR				
100-110	1.3.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR				
100	1.3.4.1	representing claims on	Article 416(1)(c)(iv) of CRR				
110	1.3.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR				
120-140	<b>1.4</b>	<b>total shares or units in CIUs with underlying assets specified in Article 416</b>	Article 416(6) and 418(2) CRR				
120	1.4.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR				



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				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
130	1.4.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR				
140	1.4.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR				
150	1,5	<b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance</b>	Article 416(1) (e) CRR				
160-170	1,6	<b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets</b>	Article 416(1) (f) CRR				
160	1.6.1	deposits	Article 416(1) (f) CRR				
170	1.6.2	contractually available liquid funding	Article 416(1) (f) CRR				
Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
180	1,7	<b>assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met</b>	Article 416(2)(a)(iii) of CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
190-210	1,8	<b>non financial corporate bonds</b>	Article 416(1)(b) or (d) of CRR				
190	1.8.1	credit quality step 1	Article 122 CRR				
200	1.8.2	credit quality step 2	Article 122 CRR				
210	1.8.3	credit quality step 3	Article 122 CRR				
220-240	1,9	<b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b>	Article 416(2)(a)(i) of CRR				
220	1.9.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
230	1.9.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
240	1.9.3	credit quality step 3	Article 129(4) or 129(5) of CRR				
250-270	1.10	<b>non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR</b>	Article 416(2)(a)(i) of CRR				
250	1.10.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
260	1.10.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
270	1.10.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
280-300	<b>1,11</b>	<b>residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR</b>	Article 416(2)(a)(i) of CRR				
280	1.11.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR				
290	1.11.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR				
300	1.11.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR				
310-330	<b>1.12</b>	<b>bonds issued by a credit institution as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b>	Article 416(2)(a)(ii) of CRR				
310	1.12.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
320	1.12.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
330	1.12.3	credit quality step 3	Article 129(4) or 129(5) of CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
340-360	<b>1,13</b>	<b>other transferable assets that are of extremely high liquidity and credit quality</b>	Article 416(1)(b) of CRR				
340	1.13.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR				
350	1.13.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR				
360	1.13.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR				
370-390	<b>1,14</b>	<b>other transferable assets that are of high liquidity and credit quality</b>	Article 416(1)(d) of CRR				
370	1.14.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR				
380	1.14.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR				
390	1.14.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR				
400-410	<b>2</b>	<b>ASSETS WHICH MEET THE REQUIREMENTS OF ART. 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ART. 417 (b) AND (c) CRR</b>		<b>Market value</b>	<b>Value according to Article 418 of CRR</b>	<b>Amount</b>	<b>Undrawn amount of line</b>
400	<b>2,1</b>	<b>assets not controlled by a liquidity management function</b>	Article 417 (c) of CRR				
410	<b>2,2</b>	<b>assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b>	Article 417 (b) of CRR				
420-610	<b>3</b>	<b>ITEMS SUBJECT TO SUPPLEMENTARY REPORTING OF LIQUID ASSETS</b>					

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
420	3,1	Cash	Annex III, article 1 CRR				
430	3,2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR				
440-480	3,3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR				
440	3.3.1	representing claims on sovereigns	Annex III, article 3 CRR				
450	3.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR				
460	3.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR				
470	3.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR				
480	3.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR				
490	3,4	Transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR				

## ▼B

Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
500-550	3,5	<b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b>	Annex III, article 5 CRR				
500	3.5.1	representing claims on sovereigns	Annex III, article 5 CRR				
510	3.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR				
520	3.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR				
530	3.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR				
540	3.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR				
550	3,6	<b>transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR</b>	Annex III, article 6 CRR				
560	3,7	<b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b>	Annex III, article 7 CRR				
570	3,8	<b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b>	Annex III, article 8 CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
580	3,9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR				
590	3.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR				
600	3,11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR				
610	3,12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR				
Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
620-850	4	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1) - (3) OF CRR BUT STILL MEET THE REQUIREMENTS OF ART. 417 (b) AND (c ) CRR					
620-640	4,1	financial corporate bonds	Article 416 (2) of CRR				
620	4.1.1	credit quality step 1	Article 120(1) of CRR				

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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
630	4.1.2	credit quality step 2	Article 120(1) of CRR				
640	4.1.3	credit quality step 3	Article 120(1) of CRR				
650-670	<b>4.2</b>	<b>own issuances</b>	Article 416.3(b) -of CRR				
650	4.2.1	credit quality step 1	Article 120(1) of CRR				
660	4.2.2	credit quality step 2	Article 120(1) of CRR				
670	4.2.3	credit quality step 3	Article 120(1) of CRR				
680-700	<b>4.3</b>	<b>unsecured credit institution issuances</b>	Article 416 of CRR				
680	4.3.1	credit quality step 1	Article 120(1) of CRR				
690	4.3.2	credit quality step 2	Article 120(1) of CRR				
700	4.3.3	credit quality step 3	Article 120(1) of CRR				
710-730	<b>4.4</b>	<b>non residential mortgage backed instruments not already reported in 1.10</b>	Article 416 (4)(b) CRR				
710	4.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
720	4.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				



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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
730	4.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
740-760	<b>4.5</b>	<b>residential mortgage backed instruments not already reported in 1.11</b>	Article 509(3)(a) CRR				
740	4.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR				
750	4.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR				
760	4.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR				
770	<b>4.6</b>	<b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b>	Article 509(3)(c) and 416(4)(a) of CRR				
780	<b>4.7</b>	<b>gold</b>	Article 509(3)(c) and 416(4)(a) of CRR				
790	<b>4.8</b>	<b>guaranteed bonds not already reported above</b>	Article 509(3)(c) of CRR				
800	<b>4.9</b>	<b>covered bonds not already reported above</b>	Article 509(3)(c) of CRR				
810	<b>4.10</b>	<b>corporate bonds not already reported above</b>	Article 509(3)(c) of CRR				
820	<b>4.11</b>	<b>funds based on the assets reported in 4.5 -4.10</b>	Article 509(3)(c) of CRR				
830-850	<b>4.12</b>	<b>other categories of central bank eligible securities or loans</b>	Article 509(3)(b) of CRR				

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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
830	4.12.1	local government bonds	Article 509(3)(b) of CRR				
840	4.12.2	commercial paper	Article 509(3)(b) of CRR				
850	4.12.3	credit claims	Article 416(4)(c) of CRR				
860-870	5	<b>TREATMENT FOR JURISDICTIONS WITH INSUFFICIENT HQLA</b>	Article 419(2)(a) of CRR				
860	5,1	<b>Use of derogation A (foreign currency)</b>	Article 419(2)(a) of CRR				
870	5,2	<b>Use of derogation B (credit line from the relevant central bank)</b>	Article 419(2)(b) of CRR				
880-900	6	<b>REPORTING OF SHAR'IAH COMPLIANT ASSETS AS ALTERNATIVE ASSETS UNDER 509(2)(i). Shar'iah -compliant financial products as alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks</b>	Article 509(2)(i) of CRR				
880	6.1	credit quality step 1					
890	6.2	credit quality step 2					
900	6.3	credit quality step 3					

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## C 52.00 — LIQUIDITY COVERAGE — OUTFLOWS

Row	ID	Item	Legal references	Amount		Outflow			
				010	020	030	040	050	060
020-1370	1	<b>OUTFLOWS</b>							
020-100	1,1	<b>retail deposits</b>	Article 421 of CRR						
020-040	1.1.1	covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 421(1) of CRR						
020	1.1.1.1	part of an established relationship making withdrawal highly unlikely	Article 421(1)(a) of CRR						
030	1.1.1.2	held in transactional accounts, including accounts to which salaries are regularly credited	Article 421(1)(b) of CRR						
040	1.1.2	covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2	Article 421(2) of CRR						
050	1.1.3	uninsured retail deposits	Article 421(2) of CRR						
060-080	1.1.4	deposits subject to different outflows than specified in Article 421(1) or 421(2)	Article 421(3) of CRR						
060	1.1.4.1	Category 1							
070	1.1.4.2	Category 2							
080	1.1.4.3	Category 3							

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				Amount	Outflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
090	1.1.5	deposits in third countries where a higher outflow is applied	Article 421(4) of CRR						
100	1.1.6	deposits exempted from the calculation of outflows where the conditions of Art. 421(5)(a) and (b) have been met	Article 421(5) of CRR						
110-1130	1,2	<b>outflows on other liabilities</b>							
110	1.2.1	liabilities resulting from the institution's own operating expenses	Article 422(1) of CRR						
Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
120-950	1.2.2	<b>Liabilities resulting from secured lending and capital market driven transactions as defined in Article 192:</b>	Article 422(2) of CRR						
120-190	1.2.2.1	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
120-130	1.2.2.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.2.2.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.2.2.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.2.2.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.2.2.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
150	1.2.2.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.2.2.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multi-lateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.2.2.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.2.2.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.2.2.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.2.2.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
190	1.2.2.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						
200-220	1.2.2.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.2.2.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.2.2.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.2.2.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.2.2.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.2.2.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
240	1.2.2.4.1	credit quality step 1	Article 122 CRR						
250	1.2.2.4.2	credit quality step 2	Article 122 CRR						
260	1.2.2.4.3	credit quality step 3	Article 122 CRR						
270-290	1.2.2.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.2.2.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.2.2.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.2.2.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.2.2.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						



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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
300	1.2.2.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.2.2.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
320	1.2.2.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.2.2.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.2.2.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.2.2.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.2.2.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
360-380	1.2.2.8	bonds issued by a credit institution as defined in Art. 52(4) of Directive 2009/65/EC other than those referred to in 1.9 of LCR-Assets' template	Article 416(2)(a)(ii) of CRR						
360	1.2.2.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.2.2.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
380	1.2.2.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.2.2.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.2.2.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.2.2.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
410	1.2.2.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.2.2.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.2.2.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.2.2.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.2.2.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.2.2.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							
450	1.2.2.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.2.2.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
480-680	1.2.2.12	Items subject to supplementary reporting of liquid assets							
480	1.2.2.12.1	Cash	Annex III, article 1 CRR						
490	1.2.2.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
500-540	1.2.2.12.3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR						
500	1.2.2.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
510	1.2.2.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						
520	1.2.2.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
530	1.2.2.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
540	1.2.2.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
550	1.2.2.12.4	Transferable securities other than those referred to in 3.3 of the LCR-Assets' template representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						
570-610	1.2.2.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
570	1.2.2.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
580	1.2.2.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
590	1.2.2.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
600	1.2.2.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
610	1.2.2.12.5.5	representing claims on or claims guaranteed by multi-lateral development banks	Annex III, article 5 CRR						
620	1.2.2.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Point 6 of Annex III CRR	Annex III, article 6 CRR						
630	1.2.2.12.7	transferable securities other than those referred to in 3.3 to 3.6 of the LCR-Assets' template that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
640	1.2.2.12.8	transferable securities other than those referred to in 3.3 to 3.7 of the LCR-Assets' template that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Art. 125 CRR	Annex III, article 8 CRR						
650	1.2.2.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						
660	1.2.2.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
670	1.2.2.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
680	1.2.2.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
690-920	1.2.2.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1)-(3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							
690-710	1.2.2.13.1	financial corporate bonds	Article 416 (2) of CRR						
690	1.2.2.13.1.1	credit quality step 1	Article 120(1) of CRR						
700	1.2.2.13.1.2	credit quality step 2	Article 120(1) of CRR						
710	1.2.2.13.1.3	credit quality step 3	Article 120(1) of CRR						
720-740	1.2.2.13.2	own issuances	Article 416.3(b) of CRR						



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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
720	1.2.2.13.2.1	credit quality step 1	Article 120(1) of CRR						
730	1.2.2.13.2.2	credit quality step 2	Article 120(1) of CRR						
740	1.2.2.13.2.3	credit quality step 3	Article 120(1) of CRR						
750-770	1.2.2.13.3	unsecured credit institution issuances	Article 416 of CRR						
750	1.2.2.13.3.1	credit quality step 1	Article 120(1) of CRR						
760	1.2.2.13.3.2	credit quality step 2	Article 120(1) of CRR						
770	1.2.2.13.3.3	credit quality step 3	Article 120(1) of CRR						
780-800	1.2.2.13.4	asset backed securities not already reported in 1.10 to 1.11.3	Article 416 (4)(b) CRR						
780	1.2.2.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
790	1.2.2.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
800	1.2.2.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
810-830	1.2.2.13.5	residential mortgage backed securities not already reported in 1.10 to 1.11.3	Article 509(3)(a) CRR						
810	1.2.2.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
820	1.2.2.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
830	1.2.2.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						
840	1.2.2.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
850	1.2.2.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
860	1.2.2.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
870	1.2.2.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
880	1.2.2.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
890	1.2.2.13.11	funds based on the assets reported in 4.5 -4.9	Article 509(3)(c) of CRR						
900-920	1.2.2.13.12	other categories of central bank eligible securities or loans	Article 509(3)(b) of CRR						
900	1.2.2.13.12.1	local government bonds	Article 509(3)(b) of CRR						
910	1.2.2.13.12.2	commercial paper	Article 509(3)(b) of CRR						
920	1.2.2.13.12.3	credit claims	Article 416(4)(c) of CRR						
930-950	1.2.2.14	Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)							

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
930-950	1.2.2.14.1	Shar'iah -compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
930	1.2.2.14.1.1	credit quality step 1							
940	1.2.2.14.1.2	credit quality step 2							
950	1.2.2.14.1.3	credit quality step 3							
Row	ID	Item	Legal References	Amount deposited by clients that are financial customers	Outflow	Amount deposited by clients that are not financial customers	Outflow	Amount	
960-1030	1.2.3	deposits that have to be maintained by the depositor:	Article 422 (3) of CRR						
960-990	1.2.3.1.	in order to obtain clearing, custody or cash management services or other comparable services (excluding correspondent banking or prime brokerage services)	Article 422 (3)(a) of CRR						
960-970	1.2.3.1.1	which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							

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Row	ID	Item	Legal References	Amount deposited by clients that are financial customers	Outflow	Amount deposited by clients that are not financial customers	Outflow	Amount	
960	1.2.3.1.1.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
970	1.2.3.1.1.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
980-990	1.2.3.1.2	which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							
980	1.2.3.1.2.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
990	1.2.3.1.2.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
1000	1.2.3.2	in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2	Article 422 (3)(c) of CRR						
1010	1.2.3.2.1	of which are correspondent banking or prime brokerage services	Article 422 (3)(c) and (4) of CRR						
1020	1.2.3.3	in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme	Article 422 (3)(b) of CRR						
1030	1.2.3.4	to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;	Article 422.3(d) of CRR						
1040	1.2.4	Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)	Article 422(3) of CRR						
1050	1.2.5	liquidity lines for assets specified in Article 416(1)(f)	Article 416(1)(f)						

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Row	ID	Item	Legal References	Amount	Outflow				
1060-1070	1.2.6	liabilities not reported in 1.2.2 to 1.2.5 resulting from deposits by clients that are not financial customers	Article 422(5) of CRR						
1060	1.2.6.1	which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1070	1.2.6.2	which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1080	1.2.7	net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416	Article 422(6) of CRR						
1090-1100	1.2.8	liabilities for which the competent authority has determined a lower outflow in accordance with Article 422(8)	Article 422(8) of CRR						
1090	1.2.8.1	where all the conditions of Article 422(8) (a), (b), (c) and (d) are met	Article 422(8) of CRR						
1100	1.2.8.2	where point (d) of Article 422(8)(d) has been waived by the competent authorities and all the conditions of Article 422 (8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 19 (1)(b) in relation to institutions that are not subject to the waiver of Article 8 liabilities for which the competent authority has determined a lower outflow in accordance with article 422(9)	Article 422(9) of CRR						
1110-1120	1.2.9	<b>outflows not captured above</b>	Article 420(1)(e) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow				
1110	1.2.9.1	liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, including, but not limited to committed funding facilities, un-drawn loans and advances to wholesale counterparties, mortgages that have been agreed but not yet drawn down, credit cards, overdrafts, planned outflows related to renewal or extension of new retail or wholesale loans, planned derivative payables	Article 420(2) of CRR						
1120	1.2.9.2	trade finance off balance sheet related products, as defined in Article 429 and Annex I	Article 420(2) of CRR						
1130	1.2.10	all other liabilities	Article 422(7) of CRR						
Row	ID	Item	Legal References	Amount	Outflow	Market value	Value according to Article 418 of the CRR		
1140-1210	1,3	<b>additional Outflows</b>							
1140	1.3.1	for collateral other than assets referred to in Article 416.1(a) to (c) which is posted by the institution for contracts listed in Annex II and credit derivatives	Article 423(1) of CRR						
1150	1.3.2	corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution	Article 423(2) of CRR						
1160	1.3.3	corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material	Article 423 (3) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow	Market value	Value according to Article 418 of the CRR		
1170	1.3.4	corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets	Article 423 (4) of CRR						
1180	1.3.5	corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty	Article 423(5)(a) of CRR						
1190	1.3.6	corresponding to collateral that is due to be returned to a counterparty	Article 423(5)(b) of CRR						
1200	1.3.7	corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the institution.	Article 423(5)(c) of CRR						
1210	1.3.8	deposits received as collateral	Article 423(6) of CRR						
Row	ID	Item	Legal References	Amount	Outflow				
1220-1370	1,4	<b>outflows from credit and liquidity facilities</b>							
1220	1.4.1	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients	Article 424 (2) of CRR						
1230-1240	1.4.2	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers	Article 424(3) of CRR						
1230	1.4.2.1	undrawn committed credit facilities							
1240	1.4.2.2	undrawn committed liquidity facilities							



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Row	ID	Item	Legal References	Amount	Outflow				
1250	1.4.3	maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased	Article 424(4) of CRR						
1260-1270	1.4.4	maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3	Article 424(5) of CRR						
1260	1.4.4.1	granted to SSPEs other than those in 1.4.3	Article 424(5) (a) of CRR						
1270	1.4.4.2	arrangements under which the institution is required to buy or swap assets from an SSPE	Article 424 (5)(b) of CRR						
1280-1290	1.4.4.3	extended to credit institutions	Article 424(5)(c) of CRR						
1280	1.4.4.3.1	undrawn committed credit facilities							
1290	1.4.4.3.2	undrawn committed liquidity facilities							
1300-1310	1.4.4.4	extended to financial institutions and investment firms	Article 424(5) (d) of CRR						
1300	1.4.4.4.1	undrawn committed credit facilities							
1310	1.4.4.4.2	undrawn committed liquidity facilities							
1320	1.4.4.5	extended to other clients							
1330	1.4.4.6	extended to intra-group entity in accordance with article 424(5)	Article 424(5) (d) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow				
1340	1.4.5	maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans	Article 424(6) of CRR						
1350	1.4.6	maximum amount that can be drawn from all other contingent liabilities							
1360	1.4.6.1	Of which: extended to intra-group entity in accordance with Article 424(5)	Article 424(5) CRR						
1370	1.4.7	<b>Outflows according to Article 105 CRD</b>	<b>Article 105 CRD</b>						

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Row	ID	Item	Legal references						
				070	080	090	100	110	120
020-1370	1	<b>OUTFLOWS</b>							
020-100	1,1	<b>retail deposits</b>	Article 421 of CRR						
020-040	1.1.1	covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 421(1) of CRR						
020	1.1.1.1	part of an established relationship making withdrawal highly unlikely	Article 421(1)(a) of CRR						
030	1.1.1.2	held in transactional accounts, including accounts to which salaries are regularly credited	Article 421(1)(b) of CRR						
040	1.1.2	covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2	Article 421(2) of CRR						
050	1.1.3	uninsured retail deposits	Article 421(2) of CRR						
060-080	1.1.4	deposits subject to different outflows than specified in Article 421(1) or 421(2)	Article 421(3) of CRR						
060	1.1.4.1	Category 1							
070	1.1.4.2	Category 2							
080	1.1.4.3	Category 3							

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Row	ID	Item	Legal references	070	080	090	100	110	120
090	1.1.5	deposits in third countries where a higher outflow is applied	Article 421(4) of CRR						
100	1.1.6	deposits exempted from the calculation of outflows where the conditions of Art. 421(5)(a) and (b) have been met	Article 421(5) of CRR						
110-1130	1,2	<b>outflows on other liabilities</b>							
110	1.2.1	liabilities resulting from the institution's own operating expenses	Article 422(1) of CRR						
Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
120-950	1.2.2	<b>Liabilities resulting from secured lending and capital market driven transactions as defined in Article 192:</b>	Article 422(2) of CRR						
120-190	1.2.2.1	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
120-130	1.2.2.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.2.2.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.2.2.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.2.2.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.2.2.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
150	1.2.2.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.2.2.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.2.2.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.2.2.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.2.2.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.2.2.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
190	1.2.2.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						
200-220	1.2.2.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.2.2.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.2.2.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.2.2.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.2.2.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.2.2.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
240	1.2.2.4.1	credit quality step 1	Article 122 CRR						
250	1.2.2.4.2	credit quality step 2	Article 122 CRR						
260	1.2.2.4.3	credit quality step 3	Article 122 CRR						
270-290	1.2.2.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.2.2.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.2.2.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.2.2.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.2.2.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						



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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
300	1.2.2.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.2.2.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
320	1.2.2.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.2.2.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.2.2.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.2.2.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.2.2.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
360-380	1.2.2.8	bonds issued by a credit institution as defined in Art. 52(4) of Directive 2009/65/EC other than those referred to in 1.9 of LCR-Assets' template	Article 416(2)(a)(ii) of CRR						
360	1.2.2.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.2.2.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
380	1.2.2.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.2.2.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.2.2.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.2.2.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
410	1.2.2.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.2.2.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.2.2.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.2.2.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.2.2.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.2.2.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							
450	1.2.2.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.2.2.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
480-680	1.2.2.12	Items subject to supplementary reporting of liquid assets							
480	1.2.2.12.1	Cash	Annex CRR III, article 1						
490	1.2.2.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex CRR III, article 2						
500-540	1.2.2.12.3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex CRR III, article 3						
500	1.2.2.12.3.1	representing claims on sovereigns	Annex CRR III, article 3						
510	1.2.2.12.3.2	claims guaranteed by sovereigns	Annex CRR III, article 3						
520	1.2.2.12.3.3	representing claims on or claims guaranteed by central banks	Annex CRR III, article 3						
530	1.2.2.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex CRR III, article 3						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
540	1.2.2.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
550	1.2.2.12.4	Transferable securities other than those referred to in 3.3 of the LCR-Assets' template representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						
570-610	1.2.2.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
570	1.2.2.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
580	1.2.2.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
590	1.2.2.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
600	1.2.2.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
610	1.2.2.12.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR						
620	1.2.2.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Point 6 of Annex III CRR	Annex III, article 6 CRR						
630	1.2.2.12.7	transferable securities other than those referred to in 3.3 to 3.6 of the LCR-Assets' template that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
640	1.2.2.12.8	transferable securities other than those referred to in 3.3 to 3.7 of the LCR-Assets' template that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Art. 125 CRR	Annex III, article 8 CRR						
650	1.2.2.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						
660	1.2.2.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
670	1.2.2.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
680	1.2.2.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
690-920	1.2.2.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1)-(3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							
690-710	1.2.2.13.1	financial corporate bonds	Article 416 (2) of CRR						
690	1.2.2.13.1.1	credit quality step 1	Article 120(1) of CRR						
700	1.2.2.13.1.2	credit quality step 2	Article 120(1) of CRR						
710	1.2.2.13.1.3	credit quality step 3	Article 120(1) of CRR						
720-740	1.2.2.13.2	own issuances	Article 416.3(b) of CRR						



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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
720	1.2.2.13.2.1	credit quality step 1	Article 120(1) of CRR						
730	1.2.2.13.2.2	credit quality step 2	Article 120(1) of CRR						
740	1.2.2.13.2.3	credit quality step 3	Article 120(1) of CRR						
750-770	1.2.2.13.3	unsecured credit institution issuances	Article 416 of CRR						
750	1.2.2.13.3.1	credit quality step 1	Article 120(1) of CRR						
760	1.2.2.13.3.2	credit quality step 2	Article 120(1) of CRR						
770	1.2.2.13.3.3	credit quality step 3	Article 120(1) of CRR						
780-800	1.2.2.13.4	asset backed securities not already reported in 1.10 to 1.11.3	Article 416 (4)(b) CRR						
780	1.2.2.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
790	1.2.2.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
800	1.2.2.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
810-830	1.2.2.13.5	residential mortgage backed securities not already reported in 1.10 to 1.11.3	Article 509(3)(a) CRR						
810	1.2.2.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
820	1.2.2.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
830	1.2.2.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						
840	1.2.2.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
850	1.2.2.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
860	1.2.2.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
870	1.2.2.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
880	1.2.2.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
890	1.2.2.13.11	funds based on the assets reported in 4.5 -4.9	Article 509(3)(c) of CRR						
900-920	1.2.2.13.12	other categories of central bank eligible securities or loans	Article 509(3)(b) of CRR						
900	1.2.2.13.12.1	local government bonds	Article 509(3)(b) of CRR						
910	1.2.2.13.12.2	commercial paper	Article 509(3)(b) of CRR						
920	1.2.2.13.12.3	credit claims	Article 416(4)(c) of CRR						
930-950	1.2.2.14	Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)							

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
930-950	1.2.2.14.1	Shar'iah -compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
930	1.2.2.14.1.1	credit quality step 1							
940	1.2.2.14.1.2	credit quality step 2							
950	1.2.2.14.1.3	credit quality step 3							
Row	ID	Item	Legal References						
960-1030	1.2.3	deposits that have to be maintained by the depositor:	Article 422 (3) of CRR						
960-990	1.2.3.1.	in order to obtain clearing, custody or cash management services or other comparable services (excluding correspondent banking or prime brokerage services)	Article 422 (3)(a) of CRR						
960-970	1.2.3.1.1	which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							

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Row	ID	Item	Legal References						
960	1.2.3.1.1.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
970	1.2.3.1.1.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
980-990	1.2.3.1.2	which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							
980	1.2.3.1.2.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
990	1.2.3.1.2.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
1000	1.2.3.2	in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2	Article 422 (3)(c) of CRR						
1010	1.2.3.2.1	of which are correspondent banking or prime brokerage services	Article 422 (3)(c) and (4) of CRR						
1020	1.2.3.3	in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme	Article 422 (3)(b) of CRR						
1030	1.2.3.4	to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;	Article 422.3(d) of CRR						
1040	1.2.4	Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)	Article 422(3) of CRR						
1050	1.2.5	liquidity lines for assets specified in Article 416(1)(f)	Article 416(1)(f)						

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Row	ID	Item	Legal References						
1060-1070	1.2.6	liabilities not reported in 1.2.2 to 1.2.5 resulting from deposits by clients that are not financial customers	Article 422(5) of CRR						
1060	1.2.6.1	which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1070	1.2.6.2	which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1080	1.2.7	net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416	Article 422(6) of CRR						
1090-1100	1.2.8	liabilities for which the competent authority has determined a lower outflow in accordance with Article 422(8)	Article 422(8) of CRR						
1090	1.2.8.1	where all the conditions of Article 422(8) (a), (b), (c) and (d) are met	Article 422(8) of CRR						
1100	1.2.8.2	where point (d) of Article 422(8)(d) has been waived by the competent authorities and all the conditions of Article 422 (8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 19 (1)(b) in relation to institutions that are not subject to the waiver of Article 8 liabilities for which the competent authority has determined a lower outflow in accordance with article 422(9)	Article 422(9) of CRR						
1110-1120	1.2.9	<b>outflows not captured above</b>	Article 420(1)(e) of CRR						

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Row	ID	Item	Legal References						
1110	1.2.9.1	liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, including, but not limited to committed funding facilities, un-drawn loans and advances to wholesale counterparties, mortgages that have been agreed but not yet drawn down, credit cards, overdrafts, planned outflows related to renewal or extension of new retail or wholesale loans, planned derivative payables	Article 420(2) of CRR						
1120	1.2.9.2	trade finance off balance sheet related products, as defined in Article 429 and Annex I	Article 420(2) of CRR						
1130	1.2.10	all other liabilities	Article 422(7) of CRR						
Row	ID	Item	Legal References						
1140-1210	1,3	<b>additional Outflows</b>							
1140	1.3.1	for collateral other than assets referred to in Article 416.1(a) to (c) which is posted by the institution for contracts listed in Annex II and credit derivatives	Article 423(1) of CRR						
1150	1.3.2	corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution	Article 423(2) of CRR						
1160	1.3.3	corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material	Article 423 (3) of CRR						

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Row	ID	Item	Legal References						
1170	1.3.4	corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets	Article 423 (4) of CRR						
1180	1.3.5	corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty	Article 423(5)(a) of CRR						
1190	1.3.6	corresponding to collateral that is due to be returned to a counterparty	Article 423(5)(b) of CRR						
1200	1.3.7	corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the institution.	Article 423(5)(c) of CRR						
1210	1.3.8	deposits received as collateral	Article 423(6) of CRR						
Row	ID	Item	Legal References						
1220-1370	1,4	<b>outflows from credit and liquidity facilities</b>							
1220	1.4.1	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients	Article 424 (2) of CRR						
1230-1240	1.4.2	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers	Article 424(3) of CRR						
1230	1.4.2.1	undrawn committed credit facilities							
1240	1.4.2.2	undrawn committed liquidity facilities							



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Row	ID	Item	Legal References						
1250	1.4.3	maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased	Article 424(4) of CRR						
1260-1270	1.4.4	maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3	Article 424(5) of CRR						
1260	1.4.4.1	granted to SSPEs other than those in 1.4.3	Article 424(5) (a) of CRR						
1270	1.4.4.2	arrangements under which the institution is required to buy or swap assets from an SSPE	Article 424 (5)(b) of CRR						
1280-1290	1.4.4.3	extended to credit institutions	Article 424(5)(c) of CRR						
1280	1.4.4.3.1	undrawn committed credit facilities							
1290	1.4.4.3.2	undrawn committed liquidity facilities							
1300-1310	1.4.4.4	extended to financial institutions and investment firms	Article 424(5) (d) of CRR						
1300	1.4.4.4.1	undrawn committed credit facilities							
1310	1.4.4.4.2	undrawn committed liquidity facilities							
1320	1.4.4.5	extended to other clients							
1330	1.4.4.6	extended to intra-group entity in accordance with article 424(5)	Article 424(5) (d) of CRR						

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Row	ID	Item	Legal References						
1340	1.4.5	maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans	Article 424(6) of CRR						
1350	1.4.6	maximum amount that can be drawn from all other contingent liabilities							
1360	1.4.6.1	Of which: extended to intra-group entity in accordance with Article 424(5)	Article 424(5) CRR						
1370	1.4.7	<b>Outflows according to Article 105 CRD</b>	<b>Article 105 CRD</b>						

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## C 53.00 — LIQUIDITY COVERAGE — INFLOWS

				Amount		Inflow			
Row	ID	Item	Legal references	010	020	030	040	050	060
010-1030		<b>INFLOWS</b>	Article 425 of CRR						
010-980	<b>1</b>	<b>INFLOWS (CAPPED)</b>	Article 425 (1) of CRR						
010-060	<b>1.1.</b>	<b>Monies due from customers that are not financial customers</b>	Article 425 of CRR						
010	1.1.1.	Monies due from retail customers	Article 425 of CRR						
020	1.1.2	monies due from non-financial corporate customers payment	Article 425 of CRR						
030	1.1.2.1	Of which: that the institution owing those monies treats according to Article 422 (2) (e)	Article 425 (2) (e)						
040	1.1.3	monies due from central banks	Article 425 (2)(a) of CRR						
050	1.1.1.3.1	Of which: that the institution owing those monies treats according to Article 422 (3) and (4)	Article 425 (2)(e) of CRR						
060	1.1.4	monies due from other entities	Article 425 (2)(a) of CRR						
070-080	<b>1.2</b>	<b>Monies due from financial customers</b>	Article 425 (2) of CRR						
070	1.2.1	that the institution owing those monies treats according to Article 422(3) and (4)	Article 425 (2)(e) of CRR						
080	1.2.2	that the competent authority has granted the permission to apply a lower outflow percentage according to Article 422.8	Article 422(8) of CRR						

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				Amount	Inflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
090	1.3	monies due from trade financing transactions according to Article 425(2) point (b)	Article 425 (2)(b) of CRR						
100	1.4	assets with an undefined contractual end date that are callable within 30 days	Article 425 (2)(c) of CRR						
110	1.5	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets	Article 425 (2)(f) of CRR						
Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
120-930	1.6	Monies due from secured lending and capital market driven transactions as defined in Article 192:	Article 425.2.(d) of CRR						
120-190	1.6.1.	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
120-130	1.6.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.6.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.6.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.6.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities -in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.6.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
150	1.6.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.6.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.6.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.6.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.6.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.6.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						
190	1.6.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
200-220	1.6.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.6.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.6.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.6.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.6.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.6.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						
240	1.6.4.1	credit quality step 1	Article 122 CRR						
250	1.6.4.2	credit quality step 2	Article 122 CRR						
260	1.6.4.3	credit quality step 3	Article 122 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
270-290	1.6.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.6.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.6.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.6.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.6.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
300	1.6.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.6.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						



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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
320	1.6.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.6.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.6.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.6.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.6.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						
360-380	1.6.8	bonds issued by a credit institution as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9	Article 416(2)(a)(ii) of CRR						
360	1.6.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.6.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
380	1.6.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.6.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.6.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.6.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
410	1.6.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.6.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.6.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.6.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.6.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.6.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
450	1.6.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.6.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						
470-660	1.6.12	Items subject to supplementary reporting of liquid assets							
470	1.6.12.1	Cash	Annex III, article 1 CRR						
480	1.6.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
490-530	1.6.12.3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR						
490	1.6.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
500	1.6.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
510	1.6.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
520	1.6.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR						
530	1.6.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
540	1.6.12.4	Transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
550-590	1.6.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
550	1.6.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
560	1.6.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						
570	1.6.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
580	1.6.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
590	1.6.12.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR						
600	1.6.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR	Annex III, article 6 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
610	1.6.12.7	transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						
620	1.6.12.8	transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125	Annex III, article 8 CRR						
630	1.6.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
640	1.6.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						
650	1.6.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
660	1.6.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
670-920	1.6.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1) - (3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
670-690	1.6.13.1	financial corporate bonds	Article 416 (2) of CRR						
670	1.6.13.1.1	credit quality step 1	Article 120(1) of CRR						
680	1.6.13.1.2	credit quality step 2	Article 120(1) of CRR						
690	1.6.13.1.3	credit quality step 3	Article 120(1) of CRR						
700-720	1.6.13.2	own issuances	Article 416.3(b) of CRR						
700	1.6.13.2.1	credit quality step 1	Article 120(1) of CRR						
710	1.6.13.2.2	credit quality step 2	Article 120(1) of CRR						
720	1.6.13.2.3	credit quality step 3	Article 120(1) of CRR						
730-750	1.6.13.3	unsecured credit institution issuances	Article 416 of CRR						
730	1.6.13.3.1	credit quality step 1	Article 120(1) of CRR						
740	1.6.13.3.2	credit quality step 2	Article 120(1) of CRR						



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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
750	1.6.13.3.3	credit quality step 3	Article 120(1) of CRR						
760-780	1.6.13.4	non residential mortgage backed instruments not already reported in 1.10 of the LCR-Assets' template	Article 416 (4)(b) CRR						
760	1.6.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
770	1.6.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
780	1.6.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
790-810	1.6.13.5	residential mortgage backed instruments not already reported in 1.11 of the LCR-Assets' template	Article 509(3)(a) CRR						
790	1.6.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
800	1.6.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
810	1.6.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
820	1.6.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
830	1.6.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						
840	1.6.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
850	1.6.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
860	1.6.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
870	1.6.13.11	funds based on the assets reported in 4.5 - 4.9	Article 509(3)(c) of CRR						
880-900	1.6.13.12	other categories of central bank eligible securities or loans	Article 509(3)(c) of CRR						
880	1.6.13.12.1	local government bonds	Article 509(3)(c) of CRR						
890	1.6.13.12.2	commercial paper	Article 509(3)(c) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
900	1.6.13.12.3	credit claims	Article 416(4)(c) of CRR						
910-930	1.6.13.13	Shar'iah -compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
910	1.6.13.13.1	credit quality step 1							
920	1.6.13.13.2	credit quality step 2							
930	1.6.13.13.3	credit quality step 3							
Row	ID	Item	Legal references	Amount	Inflow				
940-960	1.7	<b>Undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(4) of CRR</b>	Article 425 (4) of CRR						
940	1.7.1	where all the conditions of Article 425.4 (a), (b) and (c) are met							

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Row	ID	Item	Legal references	Amount	Inflow				
950	1.7.2	where point (d) of Article 425(4) has been waived by the competent authorities and all the conditions of Article 425(4) (a), (b) and (c) are met for the purposes of applying the intra-group treatment of Article 19(1)(b) in relation to institutions that are not subject to the waiver of Article 7, undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(5)	Article 425 (4) (a) and (b) and (c) of CRR						
960	1.7.3	net receivables expected from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)	Article 425 (3) of CRR						
970	1,8	<b>payments due on liquid assets not reflected in the market value of the asset</b>	Article 425 (7) of CRR						
980	1,9	<b>other inflows</b>							
990	2	<b>TOTAL CASH INFLOWS EXCLUDED DUE TO THE CAP</b>	Article 425 of CRR						
1000-1030	3	<b>INFLOWS EXEMPT FROM THE CAP</b>	Article 425 (1) of CRR						

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Row	ID	Item	Legal references	Amount	Inflow				
1000	3.1	monies due from borrowers and bond investors related to mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) or in defined in Article 52(4) of Directive 2009/65/EC	Article 425 (1) of CRR						
1010	3.2	inflows from promotional loans that the institution has passed through	Article 425 (1) of CRR						
1020	3.3	inflows qualifying fro the treatment set out in article 113(6) or 113(7)	Article 425 (1) of CRR						
1030	3.4	inflows from intra-group entity approved by competent authority	Article 425 (1) of CRR						

## C 54.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

				Other assets			
				Within 30 days		Over 30 days	
				Notional	Market value	Notional	Market value
Row	ID	Item	Legal references	010	020	030	040
010-060	1	<b>ASSETS</b>					
010	1.1	<b>cash and exposures to central banks</b>	Article 416(1)(a) CRR				
020	1.2	<b>other transferable assets according to Article 416(1)(b)</b>	Article 416(1)(b) CRR				
030-060	1.3	<b>other transferable assets representing claims on or guaranteed by</b>	Article 416(1)(c) of CRR				
030	1.3.1	transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the Institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets	Article 416(1)(c)(i) of CRR				
040	1.3.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities -in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR				
050	1.3.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks	Article 416(1)(c)(iii) of CRR				
060	1.3.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR				

## C 60.00 — STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING

				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
010-1330	1	<b>ITEMS REQUIRING STABLE FUNDING</b>						
010-470	1.1	<b>assets referred to in Article 416</b>	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						



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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	<b>1.4</b>	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	<b>1.5</b>	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	<b>1.6</b>	<b>other equity securities</b>	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	<b>1.7</b>	<b>gold</b>	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
				<b>Total amount</b>				
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						



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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
010-1330	1	<b>ITEMS REQUIRING STABLE FUNDING</b>						
010-470	1.1	<b>assets referred to in Article 416</b>	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						



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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	<b>1.4</b>	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	<b>1.5</b>	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	<b>1.6</b>	<b>other equity securities</b>	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	<b>1.7</b>	<b>gold</b>	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						



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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
010-1330	1	<b>ITEMS REQUIRING STABLE FUNDING</b>						
010-470	1.1	<b>assets referred to in Article 416</b>	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						



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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	<b>1.4</b>	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	<b>1.5</b>	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	<b>1.6</b>	<b>other equity securities</b>	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	<b>1.7</b>	<b>gold</b>	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					



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## C 61.00 — STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
010-260	<b>1</b>	<b>ITEMS PROVIDING STABLE FUNDING</b>						
010-030	<b>1.1</b>	<b>own funds after deduction have been applied where appropriate</b>	Article 427(1)(a) of CRR					
010	1.1.1	tier 1 capital instruments	Article 427(1)(a)(i)					
020	1.1.2	tier 2 capital instruments	Article 427(1)(a)(ii)					
030	1.1.3*	Memorandum item: Capital instruments and subordinated loans not eligible having an effective maturity of one year or greater	Article 427(1)(a)(iii)					
040-260	<b>1.2</b>	<b>liabilities excluding own funds</b>	Article 427(1)(b) of CRR					
040-060	1.2.1	retail deposits:	Article 427(1)(b)(i-ii) of CRR					
040	1.2.1.1	as defined in Article 411(2) that qualify for the treatment in Article 421(1)	Article 427(1)(b)(i) of CRR					
050	1.2.1.2	as defined in Article 411(2) that qualify for the treatment in Article 421(2)	Article 427(1)(b)(ii) of CRR					
060	1.2.1.3	subject to higher outflows than specified in Article 421(1) or 421(2)						

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				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
070-130	1.2.2	liabilities from customers that are not financial customers	Article 427(1)(b)(vii) of CRR					
070-090	1.2.2.1	liabilities from secured lending and capital market driven transactions	Article 427(1)(b)(ix) of CRR					
070	1.2.2.1.1	collateralised by extremely high liquidity and credit quality assets	Article 427(1)(b)(ix) of CRR					
080	1.2.2.1.2	collateralised by high liquidity and credit quality assets	Article 427(1)(b)(ix) of CRR					
090	1.2.2.1.3	collateralised by any other assets	Article 427(1)(b)(ix) of CRR					
100	1.2.2.2	liabilities from unsecured lending transactions	Article 427(1)(b)(vii) of CRR					
110-130	1.2.2.3	liabilities that qualify for the treatment in Article 422(3) and (4)	Article 427(1)(b)(iii) of CRR					
110	1.2.2.3.1	liabilities reported in 1.2.2.3 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 427(1)(b)(iv) of CRR					
120	1.2.2.3.2	liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)	Article 427(1)(b)(v) of CRR					

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				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
130	1.2.2.3.3	liabilities reported in 1.2.2.3 which fall under point (d) of Article 422(3)	Article 427(1)(b)(vi) of CRR					
140-200	1.2.3	liabilities from customers that are financial customers	Article 427(1)(b)(vii) of CRR					
140-160	1.2.3.1	liabilities from secured lending and capital market driven transactions	Article 414(1)(b)(viii) of CRR					
140	1.2.3.1.1	collateralised by extremely high liquidity and credit quality assets	Article 414(1)(b)(viii) of CRR					
150	1.2.3.1.2	collateralised by high liquidity and credit quality assets	Article 414(1)(b)(viii) of CRR					
160	1.2.3.1.3	collateralised by any other assets	Article 414(1)(b)(viii) of CRR					
170	1.2.3.2	liabilities from unsecured lending transactions	Article 414(1)(b)(vi) of CRR					
180-200	1.2.3.3	liabilities that qualify for the treatment in Article 422(3) and (4)	Article 414(1)(b)(iii) of CRR					
180	1.2.3.3.1	liabilities reported in 1.2.3.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 414(1)(b)(iv) of CRR					

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				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
190	1.2.3.3.2	liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)	Article 427(1)(b)(v) of CRR					
200	1.2.3.3.3	liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)	Article 427(1)(b)(vi) of CRR					
210	1.2.4	liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	Article 427(1)(b)(x) of CRR					
220	1.2.5	liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	Article 427(1)(b)(x) of CRR					
230	1.2.6	other liabilities resulting from securities issued	Article 427(1)(b)(xi) of CRR					
240	1.2.7	liabilities from derivatives payables contracts						
250	1.2.8	any other liabilities	Article 427(1)(b)(xii) of CRR					

*ANNEX XIII***REPORTING ON LIQUIDITY (PART 1 of 5: LIQUID ASSETS)**

1. Liquid assets
  - 1.1. General remarks
    1. This is a summary template which contains information about assets for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are colored grey.
    2. Assets shall be reported in one of six sections in this template:
    3. Assets which meet the requirements of Article 416 and Article 417: assets identified as liquid for reporting purposes in the REGULATION (EU) NO 575/2013, which meet the operational requirements for holdings of liquid assets.
    4. Assets which meet the requirements of Article 416 (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
    5. Items subject to supplementary reporting of liquid assets according to Annex III REGULATION (EU) NO 575/2013
    6. Assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013.
    7. Treatment for jurisdictions with insufficient liquid assets
    8. Reporting of Shar'iah compliant assets as alternative assets under Article 509(2)(i).
  - 1.2. Specific remarks
    9. For items 1.1 to 1.2 institutions shall report the relevant amounts in column 030.
    10. For items 1.3 to 1.4 institutions shall report the market value of assets in column 010 and the value according to Article 418 in column 020 for each category of assets.
    11. For item 1.5 institutions shall report the relevant undrawn amount in column 040.
    12. For item 1.6.1/1.6.2 institutions shall report the relevant amounts in column 030/040.
    13. For items 1.7 to 2.2, in accordance with the last paragraph of Article 416(1) REGULATION (EU) NO 575/2013 and pending a uniform definition in accordance with Article 460 of high and extremely high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are of extremely high and high liquidity and credit quality and report their market value in columns 010 and 030 and the value according to Article 418 in columns 020 and 040.
    14. For items 1.3 to 1.4 and 1.7 to 1.14, institutions shall only report assets that fulfill all the operational requirements referred to in Article 417 REGULATION (EU) NO 575/2013.
    15. For items 2.1 to 2.2, institutions shall report assets which would otherwise qualify to be reported in section 1.1 to 1.14 but do not meet the operational requirements referred to in Article 417 (b) and (c) REGULATION (EU) NO 575/2013.

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16. For items 1.1 to 2.2, with the exception of item 1.5, institutions shall only report assets which fulfill all the conditions referred to in Article 416(3) REGULATION (EU) NO 575/2013.
17. For items 3.1 to 3.12, institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.
18. For items 4.1 to 4.12.3, institutions shall only report assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013
19. For items 5.1 to 5.2, institutions shall only report items related to the derogations as referred to in Article 419(2) REGULATION (EU) NO 575/2013 for currencies with constraints on the availability of liquid assets
20. For items 6.1 to 6.1.3, only Shar'iah compliant banks shall report items that are Shar'iah compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416 REGULATION (EU) NO 575/2013
21. The value of the liquid assets of all items in the template, with the exception of 1.1 to 1.2.1, 1.5 to 1.6.2, 3.1 to 3.2, 3.9 to 3.10 and 5.2 shall be the market value and the value after the application of the relevant haircuts. For items 1.1 to 1.2.1, 1.6 to 1.6.2, 3.1 to 3.2, 3.10 and 5.2 the amount of the item shall be reported. For item 1.5 and 3.9 the undrawn amount of the line shall be reported.

## Liquid assets sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-390	<p><b>1. ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 REGULATION (EU) NO 575/2013</b></p> <p>Assets reported in this section have been explicitly identified as potentially being of high or extremely high liquidity and credit quality. REGULATION (EU) NO 575/2013</p>
010	<p><b>1.1 Cash</b></p> <p>Article 416(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>
020	<p><b>1.2 Exposures to central banks</b></p> <p>Articles 416(1)(a) REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks.</p>
030	<p><b>1.2.1 Exposures that can be withdrawn in times of stress</b></p> <p>Article 416(1)(a) REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
040-110	<b>1.3 Other transferable assets representing claims on or guaranteed by</b> Article 416.1(c) REGULATION (EU) NO 575/2013
040-050	<b>1.3.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b> Article 416(1)(c)(i) REGULATION (EU) NO 575/2013
040	<b>1.3.1.1 representing claims</b> Assets specified in 1.3.1 that represent claims on the above counterparties, according to Article 416(1)(c)(i)
050	<b>1.3.1.2 guaranteed by</b> Assets specified in 1.3.1 guaranteed by the above counterparties, according to Article 416(1)(c)(i)
060-070	<b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b> Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013
060	<b>1.3.2.1 representing claims</b> Assets specified in 1.3.2 that represent claims on the above counterparties, according to Article 416(1)(c)(ii)
070	<b>1.3.2.2 guaranteed by</b> Assets specified in 1.3.2 guaranteed by the above counterparties, according to Article 416(1)(c)(ii)
080-090	<b>1.3.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b> Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013
080	<b>1.3.3.1 representing claims</b> Assets specified in 1.3.3 that represent claims on the above counterparties, according to Article 416(1)(c)(iii)
090	<b>1.3.3.2 guaranteed by</b> Assets specified in 1.3.3 guaranteed by the above counterparties, according to Article 416(1)(c)(iii)
100-110	<b>1.3.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
100	1.3.4.1 <b>representing claims</b> Assets specified in 1.3.4 that represent claims on the above counterparties, according to Article 416(1)(c)(iv)
110	1.3.4.2 <b>guaranteed by</b> Assets specified in 1.3.4 guaranteed by the above counterparties, according to Article 416(1)(c)(iv)
120-140	1.4 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b> Article 416(6) of REGULATION (EU) NO 575/2013
120	1.4.1 <b>underlying assets in point (a) of Article 416(1)</b>
130	1.4.2 <b>underlying assets in point (b) and (c) of Article 416(1)</b>
140	1.4.3 <b>underlying assets in point (d) of Article 416(1)</b>
150	1.5 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b> Article 416(1)(e) REGULATION (EU) NO 575/2013
160-170	1.6 <b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b> Article 416(1)(f) REGULATION (EU) NO 575/2013 if the credit institution belongs to a network in accordance with legal or statutory provisions, the legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution
160	1.6.1 <b>deposits</b>
170	1.6.2 <b>contractually available funding</b>
180	1.7 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b> Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013
190-210	1.8 <b>non-financial corporate bonds</b> Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013 Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013.
190	1.8.1 <b>credit quality step 1</b>
200	1.8.2 <b>credit quality step 2</b>
210	1.8.3 <b>credit quality step 3</b>
220-240	1.9 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013



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Row	Legal references and instructions
220	1.9.1 <b>credit quality step 1</b>
230	1.9.2 <b>credit quality step 2</b>
240	1.9.3 <b>credit quality step 3</b>
250-270	1.10 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013
250	1.10.1 <b>credit quality step 1</b>
260	1.10.2 <b>credit quality step 2</b>
270	1.10.3 <b>credit quality step 3</b>
280-300	1.11 <b>Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013
280	1.11.1 <b>credit quality step 1</b>
290	1.11.2 <b>credit quality step 2</b>
300	1.11.3 <b>credit quality step 3</b>
310-330	1.12 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b> Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013
310	1.12.1 <b>credit quality step 1</b>
320	1.12.2 <b>credit quality step 2</b>
330	1.12.3 <b>credit quality step 3</b>
340-360	1.13 <b>Other transferable assets that are of extremely high liquidity and credit quality</b> Article 416.1(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 Only items that are not specified in the rows above shall be reported here.
340	1.13.1 <b>credit quality step 1</b>
350	1.13.2 <b>credit quality step 2</b>
360	1.13.3 <b>credit quality step 3</b>
	1.14 <b>Other transferable assets that are of high liquidity and credit quality</b> Article 416.1(d) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 Only items that are not specified in the rows above shall be reported here.

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Row	Legal references and instructions
370	1.14.1 <b>credit quality step 1</b>
380	1.14.2 <b>credit quality step 2</b>
390	1.14.3 <b>credit quality step 3</b>
400-410	<p><b>2. ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) and (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b></p> <p>Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.</p>
400	<p><b>2.1 Assets not controlled by a liquidity management function</b></p> <p>Article 417(c) of REGULATION (EU) NO 575/2013</p>
410	<p><b>2.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
420-610	<p><b>3. Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p>
420	<p><b>3.1 Cash</b></p> <p>Annex III Point 1 REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416 (3) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>
430	<p><b>3.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p>
440-480	<p><b>3.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
440	<p><b>3.3.1 representing claims on sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
450	<p><b>3.3.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
460	<p><b>3.3.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
470	<p><b>3.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
480	<p><b>3.3.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
490	<p><b>3.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 REGULATION (EU) NO 575/2013</p>
500-550	<p><b>3.5 transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
500	<p><b>3.5.1 representing claims on sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
510	<p><b>3.5.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
520	<p><b>3.5.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
530	<p><b>3.5.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
540	<p><b>3.5.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
550	<p><b>3.6 transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
560	<p><b>3.7 transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 REGULATION (EU) NO 575/2013</p>
570	<p><b>3.8 transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
580	<p><b>3.9 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013</p> <p>Only to the extent not reported under reporting item 1.5.</p>
590	<p><b>3.10 Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013</p> <p>This item to be included only to the extent not reported under reporting item 1.6.</p>
600	<p><b>3.11 exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
610	<p><b>3.12 gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
620-850	<p><b>4 ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013</b></p>
620-640	<p><b>4.1 Financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013</p> <p>Bonds issued by an investment firm, insurance undertaking, financial holding company, a mixed financial holding company or any other entity that performs one or more of the activities listed in Annex I to Directive 2013/36/EU.</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
620	<p><b>4.1.1 credit quality step 1</b></p>
630	<p><b>4.1.2 credit quality step 2</b></p>
640	<p><b>4.1.3 credit quality step 3</b></p>
650-670	<p><b>4.2 own issuances</b></p> <p>Article 416 (3)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
650	4.2.1 <b>credit quality step 1</b>
660	4.2.2 <b>credit quality step 2</b>
670	4.2.3 <b>credit quality step 3</b>
680-700	4.3 <b>unsecured credit institution issuances</b> REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
680	4.3.1 <b>credit quality step 1</b>
690	4.3.2 <b>credit quality step 2</b>
700	4.3.3 <b>credit quality step 3</b>
710-730	4.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
710	4.4.1 <b>credit quality step 1</b>
720	4.4.2 <b>credit quality step 2</b>
730	4.4.3 <b>credit quality step 3</b>
740-760	4.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3)(a) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
740	4.5.1 <b>credit quality step 1</b>
750	4.5.2 <b>credit quality step 2</b>
760	4.5.3 <b>credit quality step 3</b>
770	4.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
780	4.7 <b>gold not reported above under 3.1.2</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
790	4.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
800	4.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
810	4.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
820	<b>4.11 funds based on the assets reported in 4.6 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
830-850	<b>4.12 other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
830	<b>4.12.1 local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
840	<b>4.12.2 commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
850	<b>4.12.3 credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
860-870	<b>5 Treatment for jurisdictions with insufficient HQLA</b> Article 419(2) of REGULATION (EU) NO 575/2013
860	<b>5.1 Use of derogation A (foreign currency)</b> Article 419(2)(a) of REGULATION (EU) NO 575/2013 Total amount of assets held pursuant to derogation A
870	<b>5.2 Use of derogation B (credit line from the relevant central bank)</b> Article 419(2)(b) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit line held pursuant to derogation B
880-900	<b>6 Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Article 509(2)(i) of REGULATION (EU) NO 575/2013 of REGULATION (EU) NO 575/2013
880	<b>6.1 credit quality step 1</b>
890	<b>6.1 credit quality step 2</b>
900	<b>6.1 credit quality step 3</b>

**REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS)**

## 1. Outflows

## 1.1. General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with Article 420 REGULATION (EU) NO 575/2013, this section covers reporting requirements on retail deposits (Article 421), other deposits and liabilities (Article 422), additional outflows (Article 423) and outflows from credit and liquidity facilities (Article 424).

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3. In accordance with Article 421(5) of the REGULATION (EU) NO 575/2013, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits. For completeness, the reporting of these deposits is requested in item 1.1.6 of the template.

## 1.2. Outflows sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
020-137	<p><b>1. OUTFLOWS</b></p> <p>Articles 421 to 424 of REGULATION (EU) NO 575/2013.</p> <p>Liabilities reported in this section have been explicitly identified as a potential source of liquidity outflows, over the next 30 days, for reporting purposes.</p>
020-100	<p><b>1.1 Retail deposits</b></p> <p>Article 421 of REGULATION (EU) NO 575/2013</p> <p>Total liability of retail deposits as defined in Article 411(2), including sight deposits and fixed term deposits, of REGULATION (EU) NO 575/2013 shall be reported in column 020. The resulting outflow after having applied the relevant outflow rate shall be reported in column 030.</p> <p>The following subcategories shall be reported:</p>
020-040	<p><b>1.1.1 Covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 421(1) of REGULATION (EU) NO 575/2013</p>
020	<p><b>1.1.1.1 part of an established relationship making withdrawal highly unlikely</b></p> <p>Article 421(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is part of an established relationship making withdrawal highly unlikely.</p> <p>Retail deposits which are both part of an established relationship making withdrawal highly unlikely and held in transactional accounts, including accounts to which salaries are regularly credited, shall instead be reported in item 1.1.1.2.</p>
030	<p><b>1.1.1.2 held in transactional accounts, including accounts to which salaries are regularly credited</b></p> <p>Article 421(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is held in transactional accounts, including accounts to which salaries are regularly credited, making withdrawal highly unlikely.</p>
040	<p><b>1.1.2 covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, those other deposits which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2.</p>

▼ **B**

Row	Legal references and instructions
050	<p><b>1.1.3 uninsured retail deposits</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>
060-080	<p><b>1.1.4 deposits subject to higher outflows than specified in Article 421(1) or 421(2)</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits subject to higher outflows than those specified in Article 421(1) or 421(2) of REGULATION (EU) NO 575/2013 shall be reported in the following subcategories:</p>
060	<p><b>1.1.4.1 deposits subject to higher outflow rate - Category 1 – medium risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 1.</p>
070	<p><b>1.1.4.2 deposits subject to higher outflow rate - Category 2 – high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 2.</p>
080	<p><b>1.1.4.3 deposits subject to higher outflow rate – Category 3 - very high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 3.</p>
090	<p><b>1.1.5 deposits in third countries where a higher outflow is applied</b></p> <p>Article 421(4) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits taken in third countries subject to outflows in that third country which are higher than those specified in Article 421(1) or (2) of REGULATION (EU) NO 575/2013.</p>
100	<p><b>1.1.6 deposits exempted from the calculation of outflows where the conditions of Art. 421(5) (a) and (b) have been met</b></p> <p>Article 421 (5) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits exempted from the calculation of outflows, as referred to in Article 421 (5) of REGULATION (EU) NO 575/2013.</p>
110-1130	<p><b>1.2 outflows on other liabilities</b></p> <p>Article 422 REGULATION (EU) NO 575/2013</p> <p>Total outflows on other liabilities due over the next 30 days shall be reported in the following subcategories as follows:</p> <p>Liabilities reported in this section shall only consist of general obligations other than retail deposits defined in Article 411(2) (which shall instead be reported in item 1.1. above).</p> <p>Liabilities reported here shall fall due over the next 30 days, have an earliest possible contractual maturity date within the next 30 days or have an undefined maturity date. This includes both (i) liabilities with options that are exercisable at the investor's discretion and (ii) liabilities with options exercisable at the institution's discretion where the institution's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed within the next 30 days, before their legal final maturity date, such liabilities shall be included in the appropriate subcategory.</p>





Row	Legal references and instructions
110	<p><b>1.2.1 liabilities resulting from the institution's own operating expenses</b></p> <p>Article 422(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities due over the next 30 days resulting from the institution's own operating expenses. Examples include office and utilities expenses, accounting expenses, salary and wages etc and any other costs incurred by the operation of the institution's own activities.</p>
120-950	<p><b>1.2.2 liabilities resulting from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 422(2) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of outflows relating to secured lending and capital market driven transactions over the next 30 days, the market value of the corresponding assets which collateralise the transactions and the value of these assets according to Article 418 REGULATION (EU) NO 575/2013.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</li> </ol> <p>Therefore, any transaction in which the institution has received a collateralised loan in cash, such as repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days shall be reported in this section.</p> <p>Institutions shall report the market value of the assets securing the secured lending and capital market driven transactions in column 010. Institutions shall report these transactions in one of seven categories:</p> <p><i>Category one:</i> where the counterparty is not a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 020 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 030.</p> <p><i>Category two:</i> where the counterparty is not a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 040 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 050.</p> <p><i>Category three:</i> where the counterparty is not a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 060.</p> <p><i>Category four:</i> where the counterparty is a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 070 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 080.</p> <p><i>Category five:</i> where the counterparty is a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 090 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 100.</p> <p><i>Category six:</i> where the counterparty is a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 110.</p> <p><i>Category seven:</i> Where the counterparty is the central government, a public sector entity of the member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank, the amount due shall be reported in column 120.</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.</b></p>

▼ **B**

Row	Legal references and instructions
	<p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has deposited both ‘extremely high’, ‘high’ and ‘other’ liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with ‘other liquidity and credit quality’ shall be assigned first. Only once all those assets are fully assigned, shall assets of ‘high liquidity and credit quality’ be assigned. Only once all those assets are assigned too, shall ‘extremely high liquidity and credit quality’ be assigned.</b></p> <p><b>Collateral swaps where the institution simultaneously borrows collateral and lends collateral (in the form of assets other than cash), shall be reported as follows:</b></p> <p>The value of the asset borrowed shall be its market value in column 010 and its value according to Article 418 REGULATION (EU) NO 575/2013 in the appropriate column. Collateral swaps only relate to collateral, and there is no underlying ‘Amount due’ to be reported.</p> <p>The market value of the asset lent shall be reported in the ‘Market value of the asset securing the transaction’ column in the appropriate subcategory of .3 of template ‘Inflows’. Collateral swaps only relate to collateral, and there is no underlying ‘Amount due’ to be reported.</p>
120-190	<p><b>1.2.2.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.2.2.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>
120	<p><b>1.2.2.1.1.1 representing claims</b></p> <p>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)</p>
130	<p><b>1.2.2.1.1.2 guaranteed by</b></p> <p>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)</p>
140-150	<p><b>1.2.2.1.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>

▼ **B**

Row	Legal references and instructions
140	<p>1.2.2.1.2.1 <b>representing claims</b></p> <p>Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)</p>
150	<p>1.2.2.1.2.2 <b>guaranteed by</b></p> <p>Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)</p>
160-170	<p>1.2.2.1.3 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multi-lateral development banks.</b></p> <p>Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013</p>
160	<p>1.2.2.1.3.1 <b>representing claims</b></p> <p>Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)</p>
170	<p>1.2.2.1.3.2 <b>guaranteed by</b></p> <p>Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)</p>
180-190	<p>1.2.2.1.4 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013</p>
180	<p>1.2.2.1.4.1 <b>representing claims</b></p> <p>Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)</p>
190	<p>1.2.2.1.4.2 <b>guaranteed by</b></p> <p>Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iv)</p>
200-220	<p>1.2.2.2 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p> <p>Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>
200	1.2.2.2.1 <b>underlying assets in point (a) of article 416(1)</b>
210	1.2.2.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>
220	1.2.2.2.3 <b>underlying assets in point (d) of article 416(1)</b>
230	<p>1.2.2.3 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b></p> <p>Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013</p>
240-260	<p>1.2.2.4 <b>non-financial corporate bonds</b></p> <p>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013</p> <p>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013 and in accordance with 1.2.2 above, in the appropriate sub-category.</p>

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Row	Legal references and instructions
240	1.2.2.4.1 <b>credit quality step 1</b>
250	1.2.2.4.2 <b>credit quality step 2</b>
260	1.2.2.4.3 <b>credit quality step 3</b>
270-290	1.2.2.5 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
270	1.2.2.5.1 <b>credit quality step 1</b>
280	1.2.2.5.2 <b>credit quality step 2</b>
290	1.2.2.5.3 <b>credit quality step 3</b>
300-320	1.2.2.6 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
300	1.2.2.6.1 <b>credit quality step 1</b>
310	1.2.2.6.2 <b>credit quality step 2</b>
320	1.2.2.6.3 <b>credit quality step 3</b>
330-350	1.2.2.7 <b>Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3 of the liquid assets template</b> Article 416(2)(a)(i)REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
330	1.2.2.7.1 <b>credit quality step 1</b>
340	1.2.2.7.2 <b>credit quality step 2</b>
350	1.2.2.7.3 <b>credit quality step 3</b>
360-380	1.2.2.8 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b> Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category
360	1.2.2.8.1 <b>credit quality step 1</b>
370	1.2.2.8.2 <b>credit quality step 2</b>
380	1.2.2.8.3 <b>credit quality step 3</b>

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Row	Legal references and instructions
390-410	<p><b>1.2.2.9 Other transferable assets that are of extremely high liquidity and credit quality</b> Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
390	1.2.2.9.1 <b>credit quality step 1</b>
400	1.2.2.9.2 <b>credit quality step 2</b>
410	1.2.2.9.3 <b>credit quality step 3</b>
420-440	<p><b>1.2.2.10 Other transferable assets that are of high liquidity and credit quality</b> Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
420	1.2.2.10.1 <b>credit quality step 1</b>
430	1.2.2.10.2 <b>credit quality step 2</b>
440	1.2.2.10.3 <b>credit quality step 3</b>
450-460	<p><b>1.2.2.11 ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b></p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>
450	<p>1.2.2.11.1 <b>Assets not controlled by a liquidity management function</b> Article 417(c) of REGULATION (EU) NO 575/2013</p>
460	<p>1.2.2.11.2 <b>assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b> Article 417(b) of REGULATION (EU) NO 575/2013</p>
480-680	<p><b>1.2.2.12 Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
480	<p>1.2.2.12.1 <b>Cash</b></p> <p>Annex III, Point 1 of REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 'Inflows' if it qualifies as monies due over the next 30 days.</p>

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Row	Legal references and instructions
490	<p>1.2.2.12.2 <b>Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 of REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p>
500-540	<p>1.2.2.12.3 <b>transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
500	<p>1.2.2.12.3.1 <b>representing claims on sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
510	<p>1.2.2.12.3.2 <b>claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
520	<p>1.2.2.12.3.3 <b>representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
530	<p>1.2.2.12.3.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
540	<p>1.2.2.12.3.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
550	<p>1.2.2.12.4 <b>transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 of REGULATION (EU) NO 575/2013</p>
570-610	<p>1.2.2.12.5 <b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
570	<p>1.2.2.12.5.1 <b>representing claims on sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
580	<p>1.2.2.12.5.2 <b>claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
590	<p>1.2.2.12.5.3 <b>representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>

▼ B

Row	Legal references and instructions
600	<p>1.2.2.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
610	<p>1.2.2.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
620	<p>1.2.2.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 of REGULATION (EU) NO 575/2013</p>
630	<p>1.2.2.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 of REGULATION (EU) NO 575/2013</p>
640	<p>1.2.2.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Point 125</b></p> <p>Annex III, Point 8 of REGULATION (EU) NO 575/2013</p>
650	<p>1.2.2.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 of REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>
660	<p>1.2.2.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 of REGULATION (EU) NO 575/2013</p>
670	<p>1.2.2.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 of REGULATION (EU) NO 575/2013</p>
680	<p>1.2.2.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 of REGULATION (EU) NO 575/2013</p>
690-920	<p>1.2.2.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.</b></p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>

▼ **B**

Row	Legal references and instructions
690-710	1.2.2.13.1 <b>financial corporate bonds</b> Article 416 (2) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
690	1.2.2.13.1.1 <b>credit quality step 1</b>
700	1.2.2.13.1.2 <b>credit quality step 2</b>
710	1.2.2.13.1.3 <b>credit quality step 3</b>
720-740	1.2.2.13.2 <b>own issuances</b> Article 416 (3)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
720	1.2.2.13.2.1 <b>credit quality step 1</b>
730	1.2.2.13.2.2 <b>credit quality step 2</b>
740	1.2.2.13.2.3 <b>credit quality step 3</b>
750-770	1.2.2.13.3 <b>unsecured credit institution issuances</b> Article 416 of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
750	1.2.2.13.3.1 <b>credit quality step 1</b>
760	1.2.2.13.3.2 <b>credit quality step 2</b>
770	1.2.2.13.3.3 <b>credit quality step 3</b>
780-800	1.2.2.13.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
780	1.2.2.13.4.1 <b>credit quality step 1</b>
790	1.2.2.13.4.2 <b>credit quality step 2</b>
800	1.2.2.13.4.3 <b>credit quality step 3</b>
810-830	1.2.2.13.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
810	1.2.2.13.5.1 <b>credit quality step 1</b>
820	1.2.2.13.5.2 <b>credit quality step 2</b>
830	1.2.2.13.5.3 <b>credit quality step 3</b>



▼ **B**

Row	Legal references and instructions
840	1.2.2.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
850	1.2.2.13.7 <b>gold</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
860	1.2.2.13.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
870	1.2.2.13.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
880	1.2.2.13.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
890	1.2.2.13.11 <b>funds based on the assets reported in 4.5 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
900-920	1.2.2.13.12 <b>other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.2.2.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
910	1.2.2.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
920	1.2.2.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
930-950	1.2.2.14 <b>Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Articles 419(2)(a) of REGULATION (EU) NO 575/2013 and 509(2)(i) These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
930	1.2.2.14.1 <b>credit quality step 1</b>
940	1.2.2.14.2 <b>credit quality step 2</b>
950	1.2.2.14.3 <b>credit quality step 3</b>
960-1030	1.2.3 <b>Deposits that have to be maintained by the depositor</b> Article 422(3) of REGULATION (EU) NO 575/2013 Total amount of deposits, including sight deposits and fixed term deposits, that have to be maintained by the depositor shall be reported in the following subcategories in columns 010 'Amount deposited by clients that are financial customers' and column 030 'Amount deposited by clients that are not financial customers' dependent on the counterparty type, as follows:

▼ B

Row	Legal references and instructions
960-990	<p><b>1.2.3.1 in order to obtain clearing, custody or cash management services (excluding correspondent banking or prime brokerage)</b></p> <p>Article 422(3)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage), shall be reported in the following subcategories as follows:</p> <p>[Note: A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers (Basel III liquidity rules text paragraph 75).</p> <p>A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).</p> <p>A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related]</p>
960-970	<p><b>1.2.3.1.1 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
960	<p><b>1.2.3.1.1.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and where there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>

▼ B

Row	Legal references and instructions
970	<p><b>1.2.3.1.1.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country yet there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>
980-990	<p><b>1.2.3.1.2 which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
980	<p><b>1.2.3.1.2.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>
990	<p><b>1.2.3.1.2.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>
1000	<p><b>1.2.3.2 in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2</b></p> <p>Article 422(3)(c)</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2.</p>
1010	<p><b>1.2.3.2.1 of which are correspondent banking or prime brokerage services</b></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2 which are deposits relating to correspondent banking or prime brokerage services.</p>
1020	<p><b>1.2.3.4 in the context of common task sharing within an institutional protection scheme or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme</b></p> <p>Article 422(3)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of common task sharing within an institutional protection scheme meeting or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme.</p>

▼ **B**

Row	Legal references and instructions
1030	<p><b>1.2.3.5 to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</b></p> <p>Article 422(3)(d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</p>
1040	<p><b>1.2.4 Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</b></p> <p>Article REGULATION (EU) NO 575/2013422(3), last paragraph</p> <p>Total amount of deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</p>
1050	<p><b>1.2.5 liquidity lines for assets specified in Article 416(1)(f)</b></p> <p>Article 416(1)(f)</p> <p>Total amount of liquidity lines for assets specified in Article 416(1)(f)</p>
1060-1070	<p><b>1.2.6 liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients</b></p> <p>Article 422(5) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients.</p>
1060	<p><b>1.2.6.1 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1070	<p><b>1.2.6 which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1060	<p><b>1.2.7 net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b></p> <p>Article 422(6) of REGULATION (EU) NO 575/2013</p> <p>The net amount of payable expected over the 30 day horizon from the contracts listed in Annex II.</p> <p>Amounts shall:</p> <ul style="list-style-type: none"> <li>— be net across all counterparties</li> <li>— be net of collateral to be received that qualifies as liquid assets under Article 416</li> <li>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon</li> </ul> <p>Note net amount <b>receivable</b> shall be reported in 1.3 ‘Inflows’ item 1.1.6 (net amount receivable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)).</p>
1090-1100	<p><b>1.2.8 liabilities for which the competent authority has determined a lower outflow</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities for which the competent authority has determined a lower outflow on a case-by-case basis, shall be reported in the following subcategories as follows:</p>

▼ **B**

Row	Legal references and instructions
1090	<p>1.2.8.1 <b>where all the conditions of Article 422(8) (a), (b), (c) and (d) are met</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), (c) and (d) are met.</p>
1100	<p>1.2.8.2 <b>where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8.</p>
1110-1120	<p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p> <p>Articles 420(1)(e) and 420(2) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013.</p>
1110	<p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>
1120	<p>1.2.9 <b>liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>
1130	<p>1.2.10 <b>all other liabilities</b></p> <p>Article 422(7) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all other liabilities.</p>
1140-1210	<p>1.3 <b>Additional Outflows</b></p> <p>Total amount of all additional outflows, shall be reported in the following subcategories as follows:</p>
1140	<p>1.3.1 <b>for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II</b></p> <p>Article 423(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all additional outflows for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II, shall be reported in the following subcategories as follows:</p>
1150	<p>1.3.2 <b>corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution</b></p> <p>Article 423(2) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution.</p>

▼ **B**

Row	Legal references and instructions
1160	<p><b>1.3.3 corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material</b></p> <p>Article 423(3) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from the impact of an adverse market scenario.</p>
1170	<p><b>1.3.4 corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets</b></p> <p>Article 423(4) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets.</p>
1180	<p><b>1.3.5 corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</b></p> <p>Article 423(5)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</p>
1190	<p><b>1.3.6 corresponding to collateral that is due to be returned to a counterparty</b></p> <p>Article 423(5)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that is due to be returned to a counterparty</p>
1200	<p><b>1.3.7 corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</b></p> <p>Article 423(5)(c) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</p>
1210	<p><b>1.3.8 deposits received as collateral</b></p> <p>Article 423(6) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to deposits received as collateral</p>
1220-1370	<p><b>1.4 Outflows from credit and liquidity facilities</b></p> <p>Total maximum amount that could be drawn from undrawn credit and liquidity facilities, shall be reported in the following subcategories as follows:</p> <p>[Note: This maximum amount that can be drawn may be assessed net of the value according to Article 418 of collateral to be provided if the institution can reuse the collateral and if the collateral in the form of liquid assets in accordance with Article 416. The collateral to be provided may not be assets issued by the counterparty of the facility or one of its affiliated entities. If the necessary information is available to the institution, the maximum amount that can be drawn for credit and liquidity facilities provided to SSPEs shall be determined as the maximum amount that could be drawn given an SSPEs own obligations coming due over the next 30 days.]</p>

▼ **B**

Row	Legal references and instructions
1220	<p><b>1.4.1 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients</b></p> <p>Article 424(2) REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for retail clients if they qualify for the retail exposure class under the Standardised or IRB approaches for credit risk.</p>
1230-1240	<p><b>1.4.2 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers</b></p> <p>Article 424(3) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for clients other than retail and financial customers, where they meet the following conditions:</p> <p>(a) they do not qualify for the retail exposure class under the Standardised or IRB approaches for credit risk;</p> <p>(b) they have been provided to clients that are not financial customers;</p> <p>(c) they have not been provided for the purpose of replacing funding of the client in situations where he is unable to obtain its funding requirements in the financial markets.</p>
1230	<p><b>1.4.2.1 – undrawn committed credit facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed credit facilities</p>
1240	<p><b>1.4.2.2 – undrawn committed liquidity facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed liquidity facilities</p>
1250	<p><b>1.4.3 maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased</b></p> <p>Article 424(4) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers.</p>
1260-1270	<p><b>1.4.4 maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3</b></p> <p>Article 424(5) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities to customers other than that reported in 1.4.1, 1.4.2 or 1.4.3. This includes:</p> <p>(a) liquidity facilities that the institution has granted to SSPEs;</p> <p>(b) arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
1260	<p><b>1.4.4.1 granted to SSPEs other than those in 1.4.3</b></p> <p>Article 424(5) point (a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items granted to SSPEs other than those in 1.4.3</p>
1270	<p><b>1.4.4.2 arrangements under which the institution is required to buy or swap assets from an SSPE</b></p> <p>Article 424.5 point (b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relate to arrangements under which the institution is required to buy or swap assets from an SSPE</p>

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Row	Legal references and instructions
1280-1290	<p><b>1.4.4.3 extended to credit institutions</b></p> <p>Article 424.5 point (c) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items extended to credit institutions</p>
1280	<p><b>1.4.4.3.1 undrawn committed credit facilities</b></p> <p><b>Total amount of 1.4.4.3 that relate to undrawn committed credit facilities</b></p>
1290	<p><b>1.4.4.3.2 undrawn committed liquidity facilities</b></p> <p><b>Total amount of 1.4.4.3 that relate to undrawn committed liquidity facilities</b></p>
1300-1310	<p><b>1.4.4.4 extended to financial institutions and investment firms</b></p> <p>Article 424.5 point (d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items extended to financial institutions and investment firms excluding credit institutions</p>
1300	<p><b>1.4.4.4.1 undrawn committed credit facilities</b></p> <p><b>Total amount of 1.4.4.4 that relate to undrawn committed credit facilities</b></p>
1310	<p><b>1.4.4.4.2 undrawn committed liquidity facilities</b></p> <p><b>Total amount of 1.4.4.4 that relate to undrawn committed liquidity facilities</b></p>
<b>1320</b>	<p><b>1.4.4.5 extended to other clients</b></p> <p>Total amount of 1.4.4 that relates to items extended to other clients</p>
1330	<p><b>1.4.4.6 extended to intra-group entities</b></p> <p>Total amount of 1.4.4 that relates to items extended to a intra-group REGULATION (EU) NO 575/2013 entities</p>
1340	<p><b>1.4.5 maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans</b></p> <p>Article 424(6) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities granted for the sole purpose of directly or indirectly funding promotional loans qualifying for the exposure classes referred to in those paragraphs 2 and 3. Those promotional loans shall be available only to persons who are not financial customers on a non-competitive, not for profit basis in order to promote public policy objectives of that Member State central or regional government. It shall only be possible to draw on such facilities following a request for a promotional loan and up to the amount of such request.</p>
1350	<p><b>1.4.6 maximum amount that can be drawn from all other contingent liabilities</b></p> <p>Total maximum amount that could result from all other contingent liabilities. These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.</p>
1360	<p><b>1.4.6.1 extended to intra-group entities</b></p> <p>Amount of 1.4.6 that is extended to an intra-group REGULATION (EU) NO 575/2013 entities</p>
1370	<p><b>1.4.7 outflows according to Article 105 CRD</b></p> <p>Total outflows stemming from the risk factors mentioned in points (a) and (d) of Article 105 REGULATION (EU) NO 575/2013 to the extent that they are expected to occur with 30 days.</p>



**▼B****REPORTING ON LIQUIDITY (PART 3 of 5: INFLOWS)**

## 1. Inflows

## 1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with Article 425(2) REGULATION (EU) NO 575/2013, liquidity inflows shall:
  - (i) comprise only contractual inflows from exposures that are not passed due and for which the bank has no reason to expect non-performance within the 30-day time horizon.
  - (ii) be reported in full,.
3. In accordance with Article 425(7) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any of the liquid assets reported in accordance with Article 416 other than payments due on the assets that are not reflected in the market value of the asset.
4. In accordance with Article 425(8) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any new obligations entered into.

## 1.2. Inflows sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-030	<p><b>INFLOWS</b></p> <p>Article 425 REGULATION (EU) NO 575/2013</p> <p>Total inflows.</p> <p>Monies due reported in this section have been explicitly identified as a potential source of liquidity inflows, over the next 30 days, for reporting purposes, in Article 425 of REGULATION (EU) NO 575/2013.</p> <p>Amounts reported in the 'amount column' in each subcategory shall be full amounts i.e. not reduced, by the percentages given in the REGULATION (EU) NO 575/2013.</p>
010-980	<p><b>1 Inflows</b></p> <p>Article 425 of REGULATION (EU) NO 575/2013</p> <p>Column 010 refers to the total amount of monies due, whereas column 020 refers to the relevant inflow, after application of inflow rate where applicable.</p>
010-060	<p><b>1.1 monies due from customers that are not financial customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days, (including interest payments) from customers that are not financial customers, shall be reported in the following subcategories as follows:</p> <p>[Note: these include maturing loans that have already been agreed to be rolled-over. Non-maturing loans are assumed not to represent a cash inflow and shall not be reported here].</p>
010	<p><b>1.1.1 monies due from retail customers</b></p> <p>Articles 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from retail customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>

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Row	Legal references and instructions
020	<p><b>1.1.2 monies due from non-financial corporate customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from non-financial corporate customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
030	<p><b>1.1.2.1 that the institution owing those monies treats according to Article 422 (3) and (4)</b></p> <p>Article 425(2)(e) REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.2, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
040	<p><b>1.1.3 monies due from central banks</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from central banks, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
050	<p><b>1.1.3.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.3, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
060	<p><b>1.1.4 monies due from other customers that are not financial customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from customers that are not financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments), not included in rows 1.1.1 to 1.1.3.</p>
070-080	<p><b>1.2 monies due from financial customers</b></p> <p>Article 425(2) REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p> <p>Secured lending and capital market transactions shall be reported in section 1.2.</p>
070	<p><b>1.2.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
080	<p><b>1.2.2 that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</p>

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Row	Legal references and instructions
090	<p><b>1.3 monies due from trade financing transactions according to article 425(2)(b)</b></p> <p>Article 425(2)(b) REGULATION (EU) NO 575/2013</p> <p>Monies from trade financing transactions according to article 425(2)(b)</p>
100	<p><b>1.4 assets with an undefined contractual end date according to Article 425(2)(c)</b></p> <p>Article 425(2)(c) REGULATION (EU) NO 575/2013</p> <p>Assets with an undefined contractual end date according to Article 425(2)(c)</p>
110	<p><b>1.5 monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Article 425(2)(f) REGULATION (EU) NO 575/2013</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</p>
120-930	<p><b>1.6 Monies due from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 425(2)(d) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of inflows relating to secured lending and capital market driven transactions over the next 30 days and the market value of the corresponding assets which collateralise the transactions.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. ‘secured lending transaction’ means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. ‘capital market-driven transaction’ means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</li> </ol> <p>Therefore, any transaction in which the institution has provided a collateralised loan in cash, such as reverse repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days, shall be reported in this section.</p> <p>Institutions shall report the amount due with 30 days in columns 010, 030 and 050 and the market value of the assets securing the secured lending and capital market driven transactions in columns 020, 040 and 060, depending on the asset quality category the asset has been allocated to (extremely high liquidity and credit quality, high liquidity and credit quality and other liquidity and credit quality).</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 ‘Assets’.</b></p> <p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has received both ‘extremely high’, ‘high’ and ‘other’ liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with ‘other liquidity and credit quality’ shall be assigned first. Only once all those assets are fully assigned, shall assets of ‘high liquidity and credit quality’ be assigned. Only once all those assets are assigned too, shall ‘extremely high liquidity and credit quality’ be assigned.</b></p>

## ▼B

Row	Legal references and instructions
120-190	<p><b>1.6.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416.1(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.6.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>
120	<p><b>1.6.1.1.1 representing claims</b></p> <p>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)</p>
130	<p><b>1.6.1.1.2 guaranteed by</b></p> <p>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)</p>
140-150	<p><b>1.6.1.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>
140	<p><b>1.6.1.2.1 representing claims</b></p> <p>Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)</p>
150	<p><b>1.6.1.2.2 guaranteed by</b></p> <p>Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)</p>
160-170	<p><b>1.6.1.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks.</b></p> <p>Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013</p>
160	<p><b>1.6.1.3.1 representing claims</b></p> <p>Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)</p>
170	<p><b>1.6.1.3.2 guaranteed by</b></p> <p>Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)</p>
180-190	<p><b>1.6.1.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013</p>

▼ **B**

Row	Legal references and instructions
180	<p>1.6.1.4.1 <b>representing claims</b></p> <p>Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)</p>
190	<p>1.6.1.4.2 <b>guaranteed by</b></p> <p>Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iv)</p>
200-220	<p>1.6.2 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p> <p>Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here, using the appropriate sub-category according to the LCR liquid assets template.</p>
200	1.6.2.1 <b>underlying assets in point (a) of article 416(1)</b>
210	1.6.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>
220	1.6.2.3 <b>underlying assets in point (d) of article 416(1)</b>
230	<p>1.6.3 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b></p> <p>Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met</p>
240-260	<p>1.6.4 <b>non-financial corporate bonds</b></p> <p>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013</p> <p>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013, using the appropriate sub-category.</p>
240	1.6.4.1 <b>credit quality step 1</b>
250	1.6.4.2 <b>credit quality step 2</b>
260	1.6.4.3 <b>credit quality step 3</b>
270-290	<p>1.6.5 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
270	1.6.5.1 <b>credit quality step 1</b>
280	1.6.5.2 <b>credit quality step 2</b>
290	1.6.5.3 <b>credit quality step 3</b>
300-320	<p>1.6.6 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>

▼ **B**

Row	Legal references and instructions
300	1.6.6.1 <b>credit quality step 1</b>
310	1.6.6.2 <b>credit quality step 2</b>
320	1.6.6.3 <b>credit quality step 3</b>
330-350	<p>1.6.7 <b>Residential mortgage backed instruments of the instruments reported in lines 1.6.6</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
330	1.6.7.1 <b>credit quality step 1</b>
340	1.6.7.2 <b>credit quality step 2</b>
350	1.6.7.3 <b>credit quality step 3</b>
360-380	<p>1.6.8 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in line 1.9 of the liquid assets template</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p>
360	1.6.8.1 <b>credit quality step 1</b>
370	1.6.8.2 <b>credit quality step 2</b>
380	1.6.8.3 <b>credit quality step 3</b>
390-410	<p>1.6.9 <b>Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
390	1.6.9.1 <b>credit quality step 1</b>
400	1.6.9.2 <b>credit quality step 2</b>
410	1.6.9.3 <b>credit quality step 3</b>
420-440	<p>1.6.10 <b>Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
420	1.6.10.1 <b>credit quality step 1</b>
430	1.6.10.2 <b>credit quality step 2</b>
440	1.6.10.3 <b>credit quality step 3</b>

▼ **B**

Row	Legal references and instructions
450-460	<p><b>1.6.11 ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) OR (c) REGULATION (EU) NO 575/2013</b></p> <p>Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.</p>
450	<p><b>1.6.11.1 Assets not controlled by a liquidity management function</b></p> <p>Article 417(c) of REGULATION (EU) NO 575/2013</p>
460	<p><b>1.6.11.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale or via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
470-660	<p><b>1.6.12 Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
470	<p><b>1.6.12.1 Cash</b></p> <p>Annex III Point 1 REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>
480	<p><b>1.6.12.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.3.</p>
490-530	<p><b>1.6.12.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 3 of Annex III. Of which:</p>
490	<p><b>1.6.12.3.1 representing claims on sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
500	<p><b>1.6.12.3.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
510	<p><b>1.6.12.3.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
520	1.6.12.3.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
530	1.6.12.3.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
540	1.6.12.4 <b>transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b> Annex III, Point 4 REGULATION (EU) NO 575/2013
550-590	1.6.12.5 <b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b> Annex III, Point 5 REGULATION (EU) NO 575/2013 Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:
550	1.6.12.5.1 <b>representing claims on sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
560	1.6.12.5.2 <b>claims guaranteed by sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
570	1.6.12.5.3 <b>representing claims on or guaranteed by central banks</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
580	1.6.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
590	1.6.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
600	1.6.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b> Annex III, Point 6 REGULATION (EU) NO 575/2013
610	1.6.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b> Annex III, Point 7 REGULATION (EU) NO 575/2013



▼ **B**

Row	Legal references and instructions
620	<p>1.6.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
630	<p>1.6.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>
640	<p>1.6.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013</p>
650	<p>1.6.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
660	<p>1.6.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
670-920	<p>1.6.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013.</b></p> <p>These items shall be reported here in the appropriate sub-category of the liquid assets template.</p>
670-690	<p>1.6.13.1 <b>financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
670	1.6.13.1.1 <b>credit quality step 1</b>
680	1.6.13.1.2 <b>credit quality step 2</b>
690	1.6.13.1.3 <b>credit quality step 3</b>
700-720	<p>1.6.13.2 <b>own issuances</b></p> <p>Article 416 (3)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
700	1.6.13.2.1 <b>credit quality step 1</b>
710	1.6.13.2.2 <b>credit quality step 2</b>
720	1.6.13.2.3 <b>credit quality step 3</b>

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Row	Legal references and instructions
730-750	<p>1.6.13.3 <b>unsecured credit institution issuances</b>  Article 416 of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
730	1.6.13.3.1 <b>credit quality step 1</b>
740	1.6.13.3.2 <b>credit quality step 2</b>
750	1.6.13.3 <b>credit quality step 3</b>
760-780	<p>1.6.13.4 <b>asset backed securities not already reported in 1.6.6</b>  Article 416(4)(b) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013</p>
760	1.6.13.4.1 <b>credit quality step 1</b>
770	1.6.13.4.2 <b>credit quality step 2</b>
780	1.6.13.4.3 <b>credit quality step 3</b>
790-810	<p>1.6.13.5 <b>residential mortgage backed securities not already reported in 1.6.7</b>  Article 509(3) of REGULATION (EU) NO 575/2013  Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013</p>
790	1.6.13.5.1 <b>credit quality step 1</b>
800	1.6.13.5.2 <b>credit quality step 2</b>
810	1.6.13.5.3 <b>credit quality step 3</b>
820	<p>1.6.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b>  Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013</p>
830	<p>1.6.13.7 <b>gold</b>  Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013</p>
840	<p>1.6.13.8 <b>guaranteed bonds not already reported above</b>  Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
850	<p>1.6.13.9 <b>covered bonds not already reported above</b>  Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
860	<p>1.6.13.10 <b>corporate bonds not already reported above</b>  Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
870	<p>1.6.13.11 <b>funds based on the assets reported in 1.6.13.6– 1.6.13.10</b>  Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
880-900	<p>1.6.13.12 <b>other categories of central bank eligible securities or loans</b>  Article 509(3)(b) of REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
880	1.6.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
890	1.6.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.6.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
910-930	1.6.13.13 <b>Shar'iah-compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks</b> Article 509(2)(i) of REGULATION (EU) NO 575/2013
910	1.6.13.13.1 <b>credit quality step 1</b>
920	1.6.13.13.2 <b>credit quality step 2</b>
930	1.6.13.13.3 <b>credit quality step 3</b>
940-960	1.7 <b>undrawn credit and liquidity facilities and other commitments received from intra-group entities in accordance with article 425(4)</b> Article 425(4) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit and liquidity facilities and other commitments received from intra-group entities for which the competent authority has granted a higher inflow on a case-by-case basis, shall be reported in the following subcategories as follows:
940	1.7.1 <b>where all the conditions of Article 425(4) (a), (b) and (c) are met</b> Article 425(4)(a),(b) and (c) REGULATION (EU) NO 575/2013 Total amount of monies due for which the competent authority has granted the permission to apply a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b) and (c) are met.
950	1.7.2 <b>where point (d) of Article 425(4) has been waived by the competent authorities and all the conditions of Article 425(4) (a), (b) and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8, undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(5)</b> Article 425(4) (a), (b), (c) and (d) of REGULATION (EU) NO 575/2013 Total amount of monies due for which the competent authority has granted the permission to apply, a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b), (c) and are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8 and where the condition of Article 425(4)(d) has been waived.
960	1.7.3 <b>net receivables expected from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b> Article 425(3) of REGULATION (EU) NO 575/2013 The net amount of receivables expected over the 30 day horizon from the contracts listed in Annex II. Amounts shall: — be net across all counterparties — be net of collateral to be received that qualifies as liquid assets under Art 416

**▼ B**

Row	Legal references and instructions
	<p>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon</p> <p>Note net amount <b>payable</b> shall be reported in 1.2 ‘Outflows’ item 1.2.7 (net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416).</p>
970	<p><b>1.8 payments due on liquid assets not reflected in the market value of the asset</b></p> <p>Article 425(7) of REGULATION (EU) NO 575/2013</p> <p>The total amount of any payment due on assets that qualify as liquid assets according to Article 416, not reflected in the market value of that asset.</p>
980	<p><b>1.9 other inflows</b></p> <p>Total amount of all other inflows due not reported in items 1.1 to 1.8</p>
990	<p><b>2. Total inflows excluded due to cap</b></p> <p>Total monies due which are excluded due to an inflow cap which is set at 75 % of liquidity outflows in accordance with Article 425(1) of REGULATION (EU) NO 575/2013. This will require to be checked by reference to total outflows as calculated from the outflows template.</p>
1000-1030	<p><b>3 inflows exempted from the cap</b></p>
1000	<p><b>3.1 monies due from borrowers and bond investors related to mortgage lending</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p> <p>Mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) as in defined in Article 52(4) of Directive 2009/65/EC</p>
1010	<p><b>3.2 inflows from promotional loans that the institution has passed through</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>
1020	<p><b>3.3 Inflows qualifying for the treatment set out in Article 113(6) or (7)</b></p> <p>Total amount of inflows which are deposits placed with other institutions which qualify for the treatments set out in Article 113(6) and Article 113(7), and are therefore exempt from the cap on inflows.</p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>
1030	<p><b>3.4 Inflows from intra-group entity approved by the competent authority</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>

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

## General remarks

1. This is a summary template which contains information that will allow EBA to assess whether secured lending and collateral swap transactions have been properly unwound, where liquid assets referred to in points (a), (b) and (c) of Article 416(1) have been obtained against collateral that does not qualify under points (a), (b) and (c) of Article 416(1).

(a) Collateral swaps sub template

i. Instructions concerning specific rows



Row	Legal references and instructions
<p><b>1. Collateral Swaps</b></p> <p>Article 415(1) paragraph 2 of REGULATION (EU) NO 575/2013.</p> <p>Institutions shall report any collateral swap where liquid assets referred to in points (a), (b) or (c) of Article 416 have been obtained against collateral that does not qualify under points (a), (b) and(c) of Article 416(1).</p> <p>Assets that do not qualify under points (a), (b) and(c) of Article 416(1) of REGULATION (EU) NO 575/2013 are referred to as ‘other assets’ in this template.</p> <p>Collateral swaps maturing in less than or equal to 30 days shall be reported in columns 010 and 020. In column 010 the notional amount shall be reported. In column 020 the market value shall be reported.</p> <p>Collateral swaps maturing in greater than 30 days shall be reported in columns 030 and 040. In column 030 the notional amount shall be reported. In column 040 the market value shall be reported.</p>	
010-060	<p><b>1.0 Assets</b></p>
010	<p><b>1.1 cash and exposures to central banks</b></p> <p>Article 416(1)(a) REGULATION (EU) NO 575/2013</p>
020	<p><b>1.2 other transferable assets according to Article 416(1)(b)</b></p> <p>Article 416(1)(b) REGULATION (EU) NO 575/2013</p>
030-060	<p><b>1.3 other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) of REGULATION (EU) NO 575/2013</p> <p>The following subcategories shall be reported:</p>
030	<p><b>1.3.1 transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p>
040	<p><b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013</p>
050	<p><b>1.3.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b></p> <p>Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013</p>
060	<p><b>1.3.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iv) of REGULATION (EU) NO 575/2013</p>

**▼B****REPORTING ON LIQUIDITY (PART 5 of 5: STABLE FUNDING)**

1. Items providing stable funding
  - 1.1. General remarks
    1. This is a summary template which contains information about items providing stable funding. Items which do not need to be completed by institutions are coloured grey.
    2. All own funds and liabilities reported on an institution's balance sheet shall be reported here. The total amount of these two categories shall therefore reflect the size of the institutions' total assets.
    3. In accordance with Article 427(2) REGULATION (EU) NO 575/2013, liabilities shall be reported in five buckets as follows:
      - (a) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column F of the relevant category. All sight deposits shall be reported here.
      - (b) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column G of the relevant category.
      - (c) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column H of the relevant category.
      - (d) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column I of the relevant category.
      - (e) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column J of the relevant category.
    4. Institutions shall assume that investors redeem a call option at the earliest possible date. For funding with options exercisable at the institution's discretion, reputational factors that may limit the institution's ability to exercise the option shall be taken into account. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, institutions shall assume such behaviour.
    5. For retail deposits reported in section 1.2, the same assumptions with regard to maturity for the Liquidity Coverage template shall be used in the Available Stable Funding template.
  - 1.2. Items providing stable funding
    - 1.2.1. Instructions concerning specific rows

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Row	Legal references and instructions
010-250	<p><b>1 ITEMS PROVIDING STABLE FUNDING</b></p> <p>Article 427 of REGULATION (EU) NO 575/2013</p> <p>Total amount of own funds shall be reported in column J of the following subcategories as follows:</p> <p>[Note: except item 1.1.3, instruments which would otherwise qualify as ‘own funds’ but no longer meet the definition, such as instruments which no longer qualify due to their maturity, shall instead be reported in the applicable subcategory of section 1.2 ‘Liabilities excluding own funds’]</p>
010-030	<p><b>1.1 Own funds</b></p> <p>Article 427(1)(a) of REGULATION (EU) NO 575/2013</p> <p>The subcomponents of own funds, after deductions have been applied, consisting of the sum of Tier 1 capital and Tier 2 capital as specified in Articles 25 and 71 of REGULATION (EU) NO 575/2013, and related elements</p>
010	<p><b>1.1.1 Tier 1 capital instruments</b></p> <p>Article 427(1)(a)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 1 capital as specified in Article 25 of REGULATION (EU) NO 575/2013.</p>
020	<p><b>1.1.2 Tier 2 capital</b></p> <p>Article 427(1)(a)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 2 capital as specified in Article 71 of REGULATION (EU) NO 575/2013.</p>
030	<p><b>1.1.3 Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater</b></p> <p>Article 427(1)(a)(iii) of REGULATION (EU) NO 575/2013</p> <p>Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater.</p>
040-260	<p><b>1.2 Liabilities excluding own funds</b></p> <p>Article 427(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities excluding own funds shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040-060	<p><b>1.2.1 Retail deposits</b></p> <p>Article 427(1)(b)(i-ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040	<p><b>1.2.1.1 as defined in Article 421(1)</b></p> <p>Article 427(1)(b)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(1) REGULATION (EU) NO 575/2013 as reported in item 1.1.1 of the liquidity coverage template ‘outflows’, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 ‘Outflows’.</p>
050	<p><b>1.2.1.2 as defined in Article 421(2)</b></p> <p>Article 427(1)(b)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(2) REGULATION (EU) NO 575/2013, as reported in items 1.1.2-1.1.3 of the liquidity coverage template ‘outflows’, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 ‘Outflows’.</p>

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Row	Legal references and instructions
060	<p><b>1.2.1.3 subject to higher outflows than specified in Article 421(1) or 421(2)</b>            Total amount of retail deposits subject to higher outflows than specified in Articles 421(1) and 421 (2), as reported in item 1.1.4 of the liquidity coverage template ‘outflows’.</p>
070-130	<p><b>1.2.2 liabilities from customers that are not financial customers</b>            Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013, 427(1)(b)(iii)            Total amount of liabilities from customers that are not financial customers.</p>
070-090	<p><b>1.2.2.1 liabilities from secured lending and capital market driven transactions</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount of liabilities from secured lending and capital market driven transactions s defined in Article 192, from customers that are not financial customers</p>
070	<p><b>1.2.2.1.1 collateralised by extremely high liquidity and credit quality assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by assets of extremely high liquidity and credit quality as reported in 1.1 Assets section 1 as ‘Extremely high liquidity and credit quality assets’.</p>
080	<p><b>1.2.2.1.2 collateralised by high liquidity and credit quality assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by assets of high liquidity and credit quality as reported in 1.1 Assets section 1 as ‘High liquidity and credit quality assets’.</p>
090	<p><b>1.2.2.1.3 collateralised by any other assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
100	<p><b>1.2.2.2 liabilities from unsecured lending</b>            Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013            Total amount of liabilities from unsecured lending from customers that are not financial customers.</p>
110-130	<p><b>1.2.2.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b>            Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013            The total amount of liabilities that qualify for the treatment in Article 422 (3) and (4).</p>
110	<p><b>1.2.2.3.1 liabilities reported in 1.2.2.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b>            Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013            Of the liabilities reported in 1.2.2.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>



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Row	Legal references and instructions
120	<p><b>1.2.2.3.2 liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)</b>            Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013            Of the liabilities reported in 1.2.2.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
130	<p><b>1.2.2.3.3 liabilities reported in 1.2.2.3 which fall under point (d) of Article 422(3)</b>            Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013            Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>
140-200	<p><b>1.2.3 liabilities from customers that are financial customers</b>            Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013            Total amount of liabilities from customers that are financial customers</p>
140-160	<p><b>1.2.3.1 liabilities from secured lending and capital market driven transactions</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 192, from customers that are financial customers</p>
140	<p><b>1.2.3.1.1 collateralised by extremely high liquidity and credit quality assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by extremely high liquidity and credit quality assets as reported in 1.1 Assets section 1 as ‘Extremely high liquidity and credit quality assets’.</p>
150	<p><b>1.2.3.1.2 collateralised by highly liquidity and credit quality assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by high liquidity and credit quality assets as reported in 1.1 Assets section 1 as ‘High liquidity and credit quality assets’.</p>
160	<p><b>1.2.3.1.3 collateralised by any other assets</b>            Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013            Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
170	<p><b>1.2.3.2 liabilities from unsecured lending</b>            Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013            Total amount of liabilities from unsecured lending to customers that are financial customers.</p>
180-200	<p><b>1.2.3.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b>            Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013            The total amount of liabilities that qualify for the treatment in Article 422(3) and (4).</p>
180	<p><b>1.2.3.3.1 liabilities reported in 1.2.3.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b>            Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013            Of the liabilities reported in 1.2.3.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>

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Row	Legal references and instructions
190	<p><b>1.2.3.3.2 liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)</b>  Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013  Of the liabilities reported in 1.2.3.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
200	<p><b>1.2.3.3.3 liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)</b>  Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013  Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>
210	<p><b>1.2.4 liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)</b>  Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013  Total amount of liabilities resulting from securities issued qualifying for the treatment in Article 129 (covered bonds).</p>
220	<p><b>1.2.5 liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC</b>  Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013  Total amount of liabilities resulting from securities issued qualifying for the treatment defined in Article 52(4) of Directive 2009/65/EC (covered bonds).</p>
230	<p><b>1.2.6 other liabilities resulting from securities issued</b>  Article 427(1)(b)(xi) of REGULATION (EU) NO 575/2013  Total amount of liabilities resulting from securities issued, other than those reported in 1.1.</p>
240	<p><b>1.2.7 liabilities from derivatives payables contracts</b>  Total amount of liabilities from derivatives payables contracts.</p>
250	<p><b>1.2.8 any other liabilities</b>  Article 427(1)(b)(xii) of REGULATION (EU) NO 575/2013  Total amount of any other liabilities.</p>

## 2. Items requiring stable funding

## 2.1. General remarks

1. This is a summary template which contains information about items requiring stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All assets reported on an institutions balance sheet shall be reported here. The total amount reported shall therefore reflect the size of total own funds and liabilities together.
3. Treatment of maturity:
  - (i) In accordance with Article 428(2) of the REGULATION (EU) NO 575/2013, items shall be presented in five buckets as follows:
    - (a) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column 010, 060 or 110 depending on the relevant category.

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- (b) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column 020, 070, or 120 depending on the relevant category.
  - (c) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column 030, 080, or 130 depending on the relevant category.
  - (d) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column 040, 090, or 140 depending on the relevant category.
  - (e) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column 050, 100, or 150 depending on the relevant category.
- (ii) For options exercisable at the institution's discretion, institutions shall take into account reputational factors that may limit the ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the institution shall assume such behaviour for the purpose of reporting assets in this template.
  - (iii) Assets shall be reported according to their residual contract maturity and not behavioural assumptions.
4. In accordance with Article 510 of the REGULATION (EU) NO 575/2013, for the purpose of monitoring Stable Funding, for each category of assets reported in the required stable funding template, institutions shall provide a separate break down of the assets encumbrance as follows:
- (i) The amount of assets reported which are unencumbered shall be reported in the first sub-category.
  - (ii) The amount of assets which are encumbered shall be reported in the relevant sub-line depending on the period of encumbrance, as follows:
    - i. for a period within three months
    - ii. for a period between three and 6 months
    - iii. for a period between 6 and 9 months
    - iv. for a period between 9 and 12 months
    - v. for a period greater than 12 months
5. Treatment of assets received or lent in secured lending and capital market driven transactions in accordance with Article 192 of REGULATION (EU) NO 575/2013:
- (i) Institutions shall exclude assets which they have borrowed in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as reverse repurchase transactions and collateral swaps) of which they do not have beneficial ownership.

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- (ii) Institutions shall report those assets they have lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as repurchase transactions or collateral swaps) of which they retain beneficial ownership.
- (iii) Where an institution has encumbered securities in repurchase transactions lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 but retained beneficial ownership and they remain on their balance sheet, they shall allocate such securities to the appropriate RSF category.

## 6. Treatment of derivatives payables and receivables:

- (i) An institution will usually have both net derivatives liabilities (i.e. payables) and net derivative assets (i.e. receivables) on its balance sheet. Institutions shall calculate these according to regulatory netting rules, not accounting rules, and report the amounts in both template 1.1. 'Required funding' and template 1.2 'Stable funding' accordingly.

## 2.2. Items requiring stable funding

## 2.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-1320	<p><b>1 ITEMS REQUIRING STABLE FUNDING</b></p> <p>Total assets shall be reported as follows:</p> <ol style="list-style-type: none"> <li>1. In columns P-T for assets which are not reported as liquid assets for the purpose of the liquidity coverage template.</li> <li>2. In columns F-J for assets which are considered extremely high liquidity and credit quality for the purpose of the liquidity coverage template columns</li> <li>3. In columns K-O for assets which are considered high liquidity and credit quality for the purpose of the liquidity coverage template.</li> </ol> <p>Assets shall be reported according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
010-470	<p><b>1.1 Assets that would qualify as liquid in accordance with Article 416</b></p> <p>Article 428(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Total assets referred to in Article 416 shall be reported within the relevant sub-line(s) and column(s)</p>
010	<p><b>1.1.1 Cash</b></p> <p>Articles 416(1)(a)</p> <p>Total amount of cash including coins and banknotes/currency.</p>
020	<p><b>1.1.2 Exposures to central banks</b></p> <p>Articles 416(1)(a)</p> <p>Total amount of deposits held with central banks.</p>
030	<p><b>1.1.2.1 Of which: exposures that can be withdrawn in times of stress</b></p> <p>Article 416(1)(a)</p> <p>Total amount of deposits held with central banks to the extent that these deposits can be withdrawn in times of stress.</p>

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Row	Legal references and instructions
040-050	<p><b>1.1.3 transferable assets representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquidity assets</b></p> <p>Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of transferable assets referred to in Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p>
040	1.1.3.1 <b>representing claims</b>
050	1.1.3.2 <b>guaranteed by</b>
060-070	<p><b>1.1.4 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013</p>
060	1.1.4.1 <b>representing claims</b>
070	1.1.4.2 <b>guaranteed by</b>
080-150	<p><b>1.1.5 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks</b></p> <p>Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013</p>
080	1.1.5.1 (a) <b>representing claims</b>
090	1.1.5.2 (a) <b>guaranteed by</b>
100	1.1.5.1 (b) <b>amount unencumbered</b>
110	1.1.5.2 (b) <b>encumbered for a period within three months</b>
120	1.1.5.3 (b) <b>encumbered for a period between three months and six months</b>
130	1.1.5.4 (b) <b>encumbered for a period between six and nine months</b>
140	1.1.5.5 (b) <b>encumbered for a period between nine and twelve months</b>
150	1.1.5.6 (b) <b>encumbered for a period greater than twelve months</b>
152-153	<p><b>1.1.6 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013</p>
152	1.1.6.1 <b>representing claims</b>
153	1.1.6.2 <b>guaranteed by</b>
160-230	<p><b>1.1.7 total shares or units in CIUs with underlying assets specified in Article 416(1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p> <p>Total market value of shares or units in CIU's as referred to in Article 416(6) of REGULATION (EU) NO 575/2013</p>
160	1.1.7.1 (a) <b>underlying assets in point (a) of Article 416(1)</b>

▼**B**

Row	Legal references and instructions
170	1.1.7.2 (a) <b>underlying assets in point (b) and (c) of Article 416(1)</b>
175	1.1.7.3 (a) <b>underlying assets in point (d) of Article 416(1)</b>
180	1.1.7.1 (b) <b>amount unencumbered</b>
190	1.1.7.2 (b) <b>amount encumbered for a period within three months</b>
200	1.1.7.3 (b) <b>amount encumbered for a period between three and 6 months</b>
210	1.1.7.4 (b) <b>amount encumbered for a period between 6 and 9 months</b>
220	1.1.7.5 (b) <b>amount encumbered for a period between 9 and 12 months</b>
230	1.1.7.6 (b) <b>amount encumbered for a period greater than 12 months</b>
232-233	<b>1.1.8 deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b>
232	1.1.8.1 <b>deposits</b>
233	1.1.8.2 <b>contractually available funding</b>
234	<b>1.1.9 Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met</b>
240-290	<b>1.1.10 Other transferable assets not specified elsewhere</b>
240	1.1.10.1 <b>amount unencumbered</b>
250	1.1.10.2 <b>amount encumbered for a period within three months</b>
260	1.1.10.3 <b>amount encumbered for a period between three and 6 months</b>
270	1.1.10.4 <b>amount encumbered for a period between 6 and 9 months</b>
280	1.1.10.5 <b>amount encumbered for a period between 9 and 12 months</b>
290	1.1.10.6 <b>amount encumbered for a period greater than 12 months</b>
300-350	<b>1.1.11 Non financial corporate bonds</b> Article 416(1)(b) or (d) of REGULATION (EU) NO 575/2013
300	1.1.11.1 <b>amount unencumbered</b>
310	1.1.11.2 <b>amount encumbered for a period within three months</b>
320	1.1.11.3 <b>amount encumbered for a period between three and 6 months</b>
330	1.1.11.4 <b>amount encumbered for a period between 6 and 9 months</b>
340	1.1.11.5 <b>amount encumbered for a period between 9 and 12 months</b>
350	1.1.11.6 <b>amount encumbered for a period greater than 12 months</b>

▼**B**

Row	Legal references and instructions
351	1.1.12 <b>non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013</b>
352	1.1.12.1 <b>amount unencumbered</b>
353	1.1.12.2 <b>amount encumbered for a period within three months</b>
354	1.1.12.3 <b>amount encumbered for a period between three and 6 months</b>
355	1.1.12.4 <b>amount encumbered for a period between 6 and 9 months</b>
356	1.1.12.5 <b>amount encumbered for a period between 9 and 12 months</b>
357	1.1.12.6 <b>amount encumbered for a period greater than 12 months</b>
358	1.1.13 <b>residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013</b>
359	1.1.13.1 <b>amount unencumbered</b>
360	1.1.13.2 <b>amount encumbered for a period within three months</b>
361	1.1.13.3 <b>amount encumbered for a period between three and 6 months</b>
362	1.1.13.4 <b>amount encumbered for a period between 6 and 9 months</b>
363	1.1.13.5 <b>amount encumbered for a period between 9 and 12 months</b>
364	1.1.13.6 <b>amount encumbered for a period greater than 12 months</b>
365	1.1.14 <b>bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) REGULATION (EU) NO 575/2013</b>
366	1.1.14.1 <b>amount unencumbered</b>
370	1.1.14.2 <b>amount encumbered for a period within three months</b>
380	1.1.14.3 <b>amount encumbered for a period between three and 6 months</b>
390	1.1.14.4 <b>amount encumbered for a period between 6 and 9 months</b>
400	1.1.14.5 <b>amount encumbered for a period between 9 and 12 months</b>
410	1.1.14.6 <b>amount encumbered for a period greater than 12 months</b>
420-470	1.1.15 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9</b>
420	1.1.15.1 <b>amount unencumbered</b>
430	1.1.15.2 <b>amount encumbered for a period within three months</b>
440	1.1.15.3 <b>amount encumbered for a period between three and 6 months</b>
450	1.1.15.4 <b>amount encumbered for a period between 6 and 9 months</b>
460	1.1.15.5 <b>amount encumbered for a period between 9 and 12 months</b>

▼ **B**

Row	Legal references and instructions
470	1.1.15.6 <b>amount encumbered for a period greater than 12 months</b>
480-530	1.2 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 1 under Article 122</b> Article 428(1)(b) (i) of REGULATION (EU) NO 575/2013 Total securities and money market instruments not already reported in item 1.1 Total market value of bonds as defined in Article 428(1)(b)(i) of REGULATION (EU) NO 575/2013
480	1.2.1 <b>amount unencumbered</b>
490	1.2.2 <b>amount encumbered for a period within three months</b>
500	1.2.3 <b>amount encumbered for a period between three and 6 months</b>
510	1.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
520	1.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
530	1.2.6 <b>amount encumbered for a period greater than 12 months</b>
540-590	1.3 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 2 under Article 122</b> Total market value of bonds as defined in Article 428(1)(b)(ii) of REGULATION (EU) NO 575/2013
540	1.3.1 <b>amount unencumbered</b>
550	1.3.2 <b>amount encumbered for a period within three months</b>
560	1.3.3 <b>amount encumbered for a period between three and 6 months</b>
570	1.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
580	1.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
580	1.3.6 <b>amount encumbered for a period greater than 12 months</b>
600-650	1.4 <b>Other securities and money market instruments not reported elsewhere</b> Total market value of bonds as defined in Article 428(1)(b)(iii) of REGULATION (EU) NO 575/2013
600	<b>amount unencumbered</b>
610	<b>amount encumbered for a period within three months</b>
620	<b>amount encumbered for a period between three and 6 months</b>
630	<b>amount encumbered for a period between 6 and 9 months</b>
640	<b>amount encumbered for a period between 9 and 12 months</b>
650	<b>amount encumbered for a period greater than 12 months</b>



▼ **B**

Row	Legal references and instructions
660-710	<p><b>1.5 equity securities of non-financial entities listed on a major index in a recognised exchange</b></p> <p>Article 428(1)(c) of REGULATION (EU) NO 575/2013</p> <p>Total equity securities of non-financial entities listed on a major index in a recognised exchange</p>
660	1.5.1 <b>amount unencumbered</b>
670	1.5.2 <b>amount encumbered for a period within three months</b>
680	1.5.2 <b>amount encumbered for a period between three and 6 months</b>
690	1.5.3 <b>amount encumbered for a period between 6 and 9 months</b>
700	1.5.3 <b>amount encumbered for a period between 9 and 12 months</b>
710	1.5.4 <b>amount encumbered for a period greater than 12 months</b>
720-770	<p><b>1.6 other equity securities</b></p> <p>Article 428(1)(d) of REGULATION (EU) NO 575/2013</p> <p>Total equity securities not reported in 1.3</p>
720	1.6.1 <b>amount unencumbered</b>
730	1.6.2 <b>amount encumbered for a period within three months</b>
740	1.6.3 <b>amount encumbered for a period between three and 6 months</b>
750	1.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
760	1.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
770	1.6.6 <b>amount encumbered for a period greater than 12 months</b>
780-830	<p><b>1.7 gold</b></p> <p>Article 428(1)(e) of REGULATION (EU) NO 575/2013</p>
780	1.7.1 <b>amount unencumbered</b>
790	1.7.2 <b>amount encumbered for a period within three months</b>
800	1.7.3 <b>amount encumbered for a period between three and 6 months</b>
810	1.7.4 <b>amount encumbered for a period between 6 and 9 months</b>
820	1.7.5 <b>amount encumbered for a period between 9 and 12 months</b>
830	1.7.6 <b>amount encumbered for a period greater than 12 months</b>
840-890	<p><b>1.8 other precious metals</b></p> <p>Article 428(1)(f) of REGULATION (EU) NO 575/2013</p> <p>Total holdings of precious metals other than gold</p> <p>[Note: examples include silver or platinum. Gold shall be reported in item 1.5 instead.]</p>
840	1.8.1 <b>amount unencumbered</b>
850	1.8.2 <b>amount encumbered for a period within three months</b>
860	1.8.3 <b>amount encumbered for a period between three and 6 months</b>

▼ **B**

Row	Legal references and instructions
870	1.8.4 <b>amount encumbered for a period between 6 and 9 months</b>
880	1.8.5 <b>amount encumbered for a period between 9 and 12 months</b>
890	1.8.6 <b>amount encumbered for a period greater than 12 months</b>
900-1250	<p>1.9 <b>non-renewable loans and receivables</b></p> <p>Article 428(1)(g) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables as referred to in Article 428(1)(g) of REGULATION (EU) NO 575/2013 shall be reported within the relevant sub-line(s) and column(s)</p>
900-950	<p>1.9.1 <b>The borrowers of which are natural persons other than commercial sole proprietors and partnerships</b></p> <p>Article 428(1)(g)(i) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers of which are natural persons and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</p>
900	1.9.1.1 <b>amount unencumbered</b>
910	1.9.1.2 <b>amount encumbered for a period within three months</b>
920	1.9.1.3 <b>amount encumbered for a period between three and 6 months</b>
930	1.9.1.4 <b>amount encumbered for a period between 6 and 9 months</b>
940	1.9.1.5 <b>amount encumbered for a period between 9 and 12 months</b>
960	1.9.1.6 <b>amount encumbered for a period greater than 12 months</b>
960-1010	<p>1.9.2 <b>the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</b></p> <p>Article 428(1)(g)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</p>
960	1.9.2.1 <b>amount unencumbered</b>
970	1.9.2.2 <b>amount encumbered for a period within three months</b>
980	1.9.2.3 <b>amount encumbered for a period between three and 6 months</b>
990	1.9.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
1000	1.9.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
1010	1.9.2.6 <b>amount encumbered for a period greater than 12 months</b>

▼ **B**

Row	Legal references and instructions
1020-1070	<p><b>1.9.3 the borrowers of which are sovereigns, central banks and public sector entities (PSEs)</b></p> <p>Article 428(1)(g)(iii) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are sovereigns, central banks and public sector entities (PSEs)</p>
1020	1.9.3.1 <b>amount unencumbered</b>
1030	1.9.3.2 <b>amount encumbered for a period within three months</b>
1040	1.9.3.3 <b>amount encumbered for a period between three and 6 months</b>
1050	1.9.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
1060	1.9.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
1070	1.9.3.6 <b>amount encumbered for a period greater than 12 months</b>
1080-1130	<p><b>1.9.4 the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3, excluding financial customers</b></p> <p>Article 428(1)(g)(iv) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are not referred to in item 1.7.1, 1.7.2 or 1.7.3 and excluding financial customers.</p>
1080	1.9.4.1 <b>amount unencumbered</b>
1090	1.9.4.2 <b>amount encumbered for a period within three months</b>
1100	1.9.4.3 <b>amount encumbered for a period between three and 6 months</b>
1110	1.9.4.4 <b>amount encumbered for a period between 6 and 9 months</b>
1120	1.9.4.5 <b>amount encumbered for a period between 9 and 12 months</b>
1130	1.9.4.6 <b>amount encumbered for a period greater than 12 months</b>
1140-1190	<p><b>1.9.5 the borrowers of which are credit institutions</b></p> <p>Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are credit institutions.</p>
1140	1.9.5.1 <b>amount unencumbered</b>
1150	1.9.5.2 <b>amount encumbered for a period within three months</b>
1160	1.9.5.3 <b>amount encumbered for a period between three and 6 months</b>
1170	1.9.5.4 <b>amount encumbered for a period between 6 and 9 months</b>
1180	1.9.5.5 <b>amount encumbered for a period between 9 and 12 months</b>
1190	1.9.5.6 <b>amount encumbered for a period greater than 12 months</b>
1200-1250	<p><b>1.9.6 the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2 or 1.9.3) other than credit institutions</b></p> <p>Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are financial customers.</p>

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Row	Legal references and instructions
1200	1.9.6.1 <b>amount unencumbered</b>
1210	1.9.6.2 <b>amount encumbered for a period within three months</b>
1220	1.9.6.3 <b>amount encumbered for a period between three and 6 months</b>
1230	1.9.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
1240	1.9.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
1250	1.9.6.6 <b>amount encumbered for a period greater than 12 months</b>
1260-1280	1.10 <b>Non-renewable loans and receivables reported in 1.7 that are considered real estate</b> Article 428(1) (h) REGULATION (EU) NO 575/2013
1260	1.10.1 <b>Collateralised by commercial real estate</b> Article 428(1)(h)(i) REGULATION (EU) NO 575/2013
1270	1.10.2 <b>Collateralised by residential real estate</b> Article 428(1)(h)(ii) REGULATION (EU) NO 575/2013
1280	1.10.3 <b>Match funded (pass-through) via bond eligible for treatment set out in Article 129(4) or (5), or as defined in Article 52(4) of Directive 2009/65/EC</b> Article 428(1)(h)(iii) REGULATION (EU) NO 575/2013
1290	1.11 <b>derivatives receivables</b> Article 428(1)(i) of REGULATION (EU) NO 575/2013 Total net derivatives receivables
1300	1.12 <b>any other assets</b> Article 428(1)(j) of REGULATION (EU) NO 575/2013 Any other assets, not already reported in 1.1.1-1.8 above Note: assets deducted from own funds shall be reported in item 1.10.
1310	1.13 <b>assets deducted from own funds not requiring stable funding</b> Article 428(1) of REGULATION (EU) NO 575/2013 All assets, deducted from own funds for the purpose of complying with REGULATION (EU) NO 575/2013 capital rules
1320	1.14 <b>Undrawn committed Credit facilities</b> Article 428(1)(k) of REGULATION (EU) NO 575/2013 Credit facilities as referred to in Article 428(1)(k) of REGULATION (EU) NO 575/2013

**▼ M1***ANNEX XIV*

## Single Data Point Model

All data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI shall be transformed into a single data point model which is the basis for uniform IT systems of institutions and competent authorities.

The single data point model shall meet the following criteria:

- (a) provide a structured representation of all data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI;
- (b) identify all the business concepts set out in Annexes I to XIII, XVI and XVII;
- (c) provide a data dictionary identifying table labels, ordinate labels, axis labels, domain labels, dimension labels and member labels;
- (d) provide metrics which define the property or amount of data points;
- (e) provide data point definitions that are expressed as a composition of characteristics that univocally identify the financial concept;
- (f) contain all the relevant technical specifications necessary for developing IT reporting solutions producing uniform supervisory data.

**▼ M1***ANNEX XV*

## Validation Rules

The data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI shall be subject to validation rules ensuring data quality and consistency.

The validation rules shall meet the following criteria:

- (a) define the logical relationships between relevant data points;
- (b) include filters and preconditions that define a set of data to which a validation rule applies;
- (c) check the consistency of the reported data;
- (d) check the accuracy of the reported data;
- (e) set default values which shall be applied where the relevant information has not been reported.

▼ **M1**

## ANNEX XVI

## REPORTING TEMPLATES ON ASSET ENCUMBRANCE

<b>ASSET ENCUMBRANCE TEMPLATES</b>			
<b>Template number</b>	<b>Template code</b>	<b>Name of the template /group of templates</b>	<b>Short name</b>
		<b>PART A — ENCUMBRANCE OVERVIEW</b>	
32,1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32,2	F 32.02	COLLATERAL RECEIVED	AE-COL
32,3	F 32.03	OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED	AE-NPL
32,4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		<b>PART B — MATURITY DATA</b>	
33	F 33.00	MATURITY DATA	AE-MAT
		<b>PART C — CONTINGENT ENCUMBRANCE</b>	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		<b>PART D — COVERED BONDS</b>	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		<b>PART E — ADVANCED DATA</b>	
36,1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36,2	F 36.02	ADVANCED DATA. PART II	AE-ADV2

## F 32.01 — ASSETS OF THE REPORTING INSTITUTION (AE-ASS)

		Carrying amount of encumbered assets			Fair value of encumbered assets		Carrying amount of non-encumbered assets			Fair value of non-encumbered assets	
		010	of which: issued by other entities of the group	of which: central bank's eligible	040	of which: central bank's eligible	060	of which: issued by other entities of the group	of which: central bank's eligible	090	of which: central bank's eligible
			020	030		050		070	080		100
<b>010</b>	<b>Assets of the reporting institution</b>										
020	Loans on demand										
030	Equity instruments										
040	Debt securities										
050	of which: covered bonds										
060	of which: asset-backed securities										
070	of which: issued by general governments										
080	of which: issued by financial corporations										
090	of which: issued by non-financial corporations										
100	Loans and advances other than loans on demand										
110	of which: mortgage loans										
120	Other assets										



## F 32.02 — COLLATERAL RECEIVED (AE-COL)

		Fair value of encumbered collateral received or own debt securities issued			Non-encumbered			
					Fair value of collateral received or own debt securities issued available for encumbrance			Nominal of collateral received or own debt securities issued non available for encumbrance
		010	of which: issued by other entities of the group	of which: central bank's eligible	040	of which: issued by other entities of the group	of which: central bank's eligible	
			020	030		050	060	
<b>130</b>	<b>Collateral received by the reporting institution</b>							
140	Loans on demand							
150	Equity instruments							
160	Debt securities							
170	of which: covered bonds							
180	of which: asset-backed securities							
190	of which: issued by general governments							
200	of which: issued by financial corporations							
210	of which: issued by non-financial corporations							
220	Loans and advances other than loans on demand							
230	Other collateral received							
<b>240</b>	<b>Own debt securities issued other than own covered bonds or ABSs</b>							
<b>250</b>	<b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>							

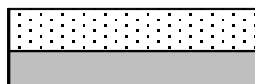
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## F 32.03 — OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED (AE-NPL)

		Non-encumbered			
		Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encumbrance		Nominal of own debt securities issued non available for encumbrance
				of which: central bank's eligible	
		010	020	030	040
<b>010</b>	<b>Own covered bonds and asset-backed securities issued and not yet pledged</b>				
020	Retained covered bonds issued				
030	Retained asset-backed securities issued				
040	Senior				
050	Mezzanine				
060	First Loss				

## F 32.04 — SOURCES OF ENCUMBRANCE (AE-SOU)

		Matching liabilities, contingent liabilities or securities lent		Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered		
		010	of which: from other entities of the group	030	of which: collateral received re-used	of which: own debt securities encumbered
			020		040	050
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>					
020	Derivatives					
030	of which: Over-The-Counter					
040	Deposits					
050	Repurchase agreements					
060	of which: central banks					
070	Collateralised deposits other than repurchase agreements					
080	of which: central banks					
090	Debt securities issued					
100	of which: covered bonds issued					
110	of which: asset-backed securities issued					
<b>120</b>	<b>Other sources of encumbrance</b>					
130	Nominal of loan commitments received					
140	Nominal of financial guarantees received					
150	Fair value of securities borrowed with non cash-collateral					
160	Other					
<b>170</b>	<b>TOTAL SOURCES OF ENCUMBRANCE</b>					



Not to be filled on a consolidated basis template

Not to be filled in any case

▼ M1

## F 33.00 — MATURITY DATA (AE-MAT)

		Open maturity	Overnight	>1 day <=1 wk	>1 wk <=2 wks	>2 wks <=1 mth	>1 mth <=3 mths	>3 mths <=6 mths	>6 mths <=1 yr	>1 yr <=2 yrs	>2 yrs <=3 yrs	3 yrs <=5 yrs	5 yrs <=10 yrs	>10 yrs
	Residual maturity of liabilities	010	020	030	040	050	060	070	080	090	100	110	120	130
010	Encumbered assets													
020	Collateral received re-used (receiving leg)													
030	Collateral received re-used (re-using leg)													

## F 34.00 — CONTINGENT ENCUMBRANCE (AE-CONT)

		Matching liabilities, contingent liabilities or securities lent	Contingent Encumbrance				
			A. Decrease by 30 % of the fair value of encumbered assets	B. Net effect of a 10 % depreciation of significant currencies			
				Additional amount of encumbered assets			
			Additional amount of encumbered assets	Significant currency 1	Significant currency 2	...	Significant currency n
010	020	030	040	050			
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>						
020	Derivatives						
030	of which: over-the-counter						
040	Deposits						
050	Repurchase agreements						
060	of which: central banks						
070	Collateralised deposits other than repurchase agreements						
080	of which: central banks						
090	Debt securities issued						
100	of which: covered bonds issued						
110	of which: asset-backed securities issued						
<b>120</b>	<b>Other sources of encumbrance</b>						
<b>170</b>	<b>TOTAL SOURCES OF ENCUMBRANCE</b>						

## F 35.00 — COVERED BONDS ISSUANCE (AE-CB)

z-axis	Cover pool identifier (open)
--------	------------------------------

		Compliance with Art. 129 CRR?		Covered bond liabilities						Cover pool derivative positions with net negative market value
		[YES/NO]	If YES, indicate primary asset class of cover pool	Reporting date	+ 6 months	+ 12 months	+ 2 years	+ 5 years	+ 10 years	
		010	012	020	030	040	050	060	070	080
010	Nominal amount									
020	Present value (swap)/ Market value									
030	Asset-specific value									
040	Carrying amount									

Covered bond liabilities						Cover pool										
External credit rating on covered bond						Reportin- g date	+ 6 months	+ 12 months	+ 2 years	+ 5 years	+ 10 years	Cover pool derivative positions with net positive market value	Cover pool amount in excess of minimum coverage requirements			
													as per the relevant statutory covered bond regime		as per credit rating agencies' methodology to maintain current external credit rating of covered bond	
Credit rating agency 1	Credit rating 1	Credit rating agency 2	Credit rating 2	Credit rating agency 3	Credit rating 3	Reporting date							Credit rating agency 1	Credit rating agency 2	Credit rating agency 3	
090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250

## F 36.01 — ADVANCED DATA. PART I (AE-ADV-1)

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type								
			Loans on demand	Equity instruments	Debt securities						
					Total	of which: covered bonds	of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	
						of which: issued by other entities of the group		of which: issued by other entities of the group			
010	020	030	040	050	060	070	080	090			
010	Central bank funding (of all types, including e.g. repos)	<i>Encumbered assets</i>									
020		<i>Matching liabilities</i>									
030	Exchange traded derivatives	<i>Encumbered assets</i>									
040		<i>Matching liabilities</i>									
050	Over-the-counter derivatives	<i>Encumbered assets</i>									
060		<i>Matching liabilities</i>									
070	Repurchase agreements	<i>Encumbered assets</i>									
080		<i>Matching liabilities</i>									
090	Collateralised deposits other than repurchase agreements	<i>Encumbered assets</i>									
100		<i>Matching liabilities</i>									
110	Covered bonds securities issued	<i>Encumbered assets</i>									
120		<i>Matching liabilities</i>									

## ▼ M1

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type								
			Loans on demand	Equity instruments	Debt securities						
					Total	of which: covered bonds	of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	
						of which: issued by other entities of the group		of which: issued by other entities of the group			
010	020	030	040	050	060	070	080	090			
130	<b>Asset-backed securities issued</b>	<i>Encumbered assets</i>									
140		<i>Matching liabilities</i>									
150	<b>Debt securities issued other than covered bonds and ABSs</b>	<i>Encumbered assets</i>									
160		<i>Matching liabilities</i>									
170	<b>Other sources of encumbrance</b>	<i>Encumbered assets</i>									
180		<i>Contingent liabilities or securities lent</i>									
190	<b>Total encumbered assets</b>										
200	<i>of which central bank eligible</i>										
210	<b>Total non-encumbered assets</b>										
220	<i>of which central bank eligible</i>										
230	<b>Encumbered + non-encumbered assets</b>										



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	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type							Total
			Debt securities	Loans and advances other than loans on demand				Other assets		
			of which: issued by non- financial corpo- rations	Central banks and general governments	Financial corpo- rations	Non financial Corporations	Households			
							of which: mortgage loans	of which: mortgage loans		
100	110	120	130	140	150	160	170	180		
010	Central bank funding (of all types, including e.g. repos)	Encumbered assets								
020		Matching liabilities								
030	Exchange traded derivatives	Encumbered assets								
040		Matching liabilities								
050	Over-the-counter derivatives	Encumbered assets								
060		Matching liabilities								
070	Repurchase agreements	Encumbered assets								
080		Matching liabilities								
090	Collateralised deposits other than repurchase agreements	Encumbered assets								
100		Matching liabilities								
110	Covered bonds securities issued	Encumbered assets								
120		Matching liabilities								

## ▼ M1

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type							Total	
			Debt securities	Loans and advances other than loans on demand					Other assets		
			of which: issued by non- financial corpo- rations	Central banks and general governments	Financial corpo- rations	Non financial Corporations		Households			
						of which: mortgage loans		of which: mortgage loans			
100	110	120	130	140	150	160	170	180			
130	Asset-backed securities issued	<i>Encumbered assets</i>									
140		<i>Matching liabilities</i>									
150	Debt securities issued other than covered bonds and ABSs	<i>Encumbered assets</i>									
160		<i>Matching liabilities</i>									
170	Other sources of encumbrance	<i>Encumbered assets</i>									
180		<i>Contingent liabilities or securities lent</i>									
190	Total encumbered assets										
200	<i>of which central bank eligible</i>										
210	Total non-encumbered assets										
220	<i>of which central bank eligible</i>										
230	Encumbered + non-encumbered assets										

## F 36.02 — ADVANCE DATA. PART II (AE-ADV-2)

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type									
			Loans on demand	Equity instruments	Debt securities							
					Total	of which: covered bonds		of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by
							of which: issued by other entities of the group	of which: issued by other entities of the group				
010	020	030	040	050	060	070	080	090	100			
010	Central bank funding (of all types, including e.g. repos)	<i>Encumbered collateral received</i>										
020		<i>Matching liabilities</i>										
030	Exchange traded derivatives	<i>Encumbered collateral received</i>										
040		<i>Matching liabilities</i>										
050	Over-the-counter derivatives	<i>Encumbered collateral received</i>										
060		<i>Matching liabilities</i>										
070	Repurchase agreements	<i>Encumbered collateral received</i>										
080		<i>Matching liabilities</i>										
090	Collateralised deposits other than repurchase agreements	<i>Encumbered collateral received</i>										
100		<i>Matching liabilities</i>										
110	Covered bonds securities issued	<i>Encumbered collateral received</i>										
120		<i>Matching liabilities</i>										

## ▼ M1

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type									
			Loans on demand	Equity instruments	Debt securities							
					Total	of which: covered bonds		of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by
							of which: issued by other entities of the group	of which: issued by other entities of the group				
010	020	030	040	050	060	070	080	090	100			
130	Asset-backed securities issued	<i>Encumbered collateral received</i>										
140		<i>Matching liabilities</i>										
150	Debt securities issued other than covered bonds and ABSs	<i>Encumbered collateral received</i>										
160		<i>Matching liabilities</i>										
170	Other sources of encumbrance	<i>Encumbered collateral received</i>										
180		<i>Contingent liabilities or securities lent</i>										
190	Total encumbered collateral received											
200	<i>of which central bank eligible</i>											
210	Total non-encumbered collateral received											
220	<i>of which central bank eligible</i>											
230	Encumbered + non-encumbered collateral received											

	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type								Total
			Loans and advances other than loans on demand						Other collateral received	Own debt securities issued other than own covered bonds or ABSs	
			Central banks and general governments	Financial corporations	Non-financial corporations	Households					
						of which: mortgage loans	of which: mortgage loans				
110	120	130	140	150	160	170	180	190			
010	Central bank funding (of all types, including e.g. repos)	<i>Encumbered collateral received</i>									
020		<i>Matching liabilities</i>									
030	Exchange traded derivatives	<i>Encumbered collateral received</i>									
040		<i>Matching liabilities</i>									
050	Over-the-counter derivatives	<i>Encumbered collateral received</i>									
060		<i>Matching liabilities</i>									
070	Repurchase agreements	<i>Encumbered collateral received</i>									
080		<i>Matching liabilities</i>									
090	Collateralised deposits other than repurchase agreements	<i>Encumbered collateral received</i>									
100		<i>Matching liabilities</i>									
110	Covered bonds securities issued	<i>Encumbered collateral received</i>									
120		<i>Matching liabilities</i>									

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	Sources of encumbrance	Assets/Liabilities	Collateral type — Classification by asset type								Total
			Loans and advances other than loans on demand						Other collateral received	Own debt securities issued other than own covered bonds or ABSs	
			Central banks and general governments	Financial corporations	Non-financial corporations		Households				
					of which: mortgage loans	of which: mortgage loans					
110	120	130	140	150	160	170	180	190			
130	Asset-backed securities issued	<i>Encumbered collateral received</i>									
140		<i>Matching liabilities</i>									
150	Debt securities issued other than covered bonds and ABSs	<i>Encumbered collateral received</i>									
160		<i>Matching liabilities</i>									
170	Other sources of encumbrance	<i>Encumbered collateral received</i>									
180		<i>Contingent liabilities or securities lent</i>									
190	Total encumbered collateral received										
200	<i>of which central bank eligible</i>										
210	Total non-encumbered collateral received										
220	<i>of which central bank eligible</i>										
230	Encumbered + non-encumbered collateral received										

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**GENERAL INSTRUCTIONS**

- 1. STRUCTURE AND CONVENTIONS
  - 1.1. Structure
    - 1. The framework consists of five sets of templates which comprise a total of nine templates according to the following scheme:
      - (a) Part A: Encumbrance overview:
        - AE-ASS template. Assets of the reporting institution
        - AE-COL template. Collateral received by the reporting institution



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— AE-NPL. Own covered bonds and asset-backed securities (hereinafter ‘ABS’) issued and not yet pledged

— AE-SOU. Sources of encumbrance

(b) Part B: Maturity data:

— AE-MAT template. Maturity data

(c) Part C: Contingent encumbrance

— AE-CONT template. Contingent encumbrance

(d) Part D: Covered bonds

— AE-CB template. Covered bonds issuance

(e) Part E: Advanced data:

— AE-ADV-1 template. Advanced template for assets of the reporting institution

— AE-ADV-2 template. Advanced template for collateral received by the reporting institution

2. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

#### 1.2. Accounting standard

3. Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information in accordance with Articles 9 to 11. Institutions that are not required to report financial information shall use their respective accounting framework.

4. For the purposes of this Annex, ‘IAS’ and ‘IFRS’ refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002. For institutions which report under IFRS standards, references have been inserted to the relevant IFRS standards.

#### 1.3. Numbering convention

5. The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}. An asterisk sign is used to indicate that the validation is applied to the whole row or column. For example {AE-ASS; \*, 2} refers to the data point of any row for column 2 of the AE-ASS template.

6. In the case of validations within a template the following notation is used to refer to data points from that template: {Row; Column}.

#### 1.4. Sign convention

7. Templates in Annex XVI shall follow the sign convention described in paragraphs 9 and 10 of Part I of Annex V.

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## 1.5. Level of application

8. The level of application of the reporting on asset encumbrance follows that of the reporting requirements on own funds under the first subparagraph of Article 99(1) of Regulation (EU) No 575/2013 (CRR). Consequently, institutions that are not subject to prudential requirements in accordance with Article 7 of CRR are not required to report information on asset encumbrance.

## 1.6. Proportionality

9. For the purpose of Article 16a(2)(b), the asset encumbrance level shall be calculated as follows:

— Carrying amount of encumbered assets and collateral = {AE-ASS;010;010} + {AE-COL;130;010}.

— Total assets and collateral = {AE-ASS;010;010} + {AE-ASS;010;060} + {AE-COL;130;010} + {AE-COL;130;040}.

— Asset encumbrance ratio = (Carrying amount of encumbered assets and collateral)/(Total assets and collateral)

10. For the purpose of Article 16a(2)(a), the sum of total assets shall be calculated as follows:

— Total assets = {AE-ASS;010;010} + {AE-ASS;010;060}

## 1.7. Definition of encumbrance

11. For the purpose of this Annex and Annex XVI, an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.

It is important to note, that assets pledged that are subject to any restrictions in withdrawal, such as for instance assets that require prior approval before withdrawal or replacement by other assets, should be considered encumbered. The definition is not based on an explicit legal definition, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions. The EBA sees the following types of contracts being well covered by the definition (this is a non-exhaustive list):

— secured financing transactions, including repurchase contracts and agreements, securities lending and other forms of secured lending;

— various collateral agreements, for instance collateral placed for the market value of derivatives transactions;

— financial guarantees that are collateralised. It should be noted, that if there is no impediment to withdrawal of collateral, such as prior approval, for the unused part of guarantee, then only the used amount should be allocated (on a pro-rata allocation);

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- collateral placed at clearing systems, CCPs and other infrastructure institutions as a condition for access to service. This includes default funds and initial margins;
- central bank facilities. Pre-positioned assets should not be considered encumbered, unless the central bank does not allow withdrawal of any assets placed without prior approval. As for unused financial guarantees, the unused part, i.e. above the minimum amount required by the central bank, should be allocated on a pro-rata basis among the assets placed at the central bank;
- underlying assets from securitisation structures, where the financial assets have not been de-recognised from the institution's financial assets. The assets that are underlying retained securities do not count as encumbered, unless these securities are pledged or provided as collateral in any way to secure a transaction;
- assets in cover pools used for covered bond issuance. The assets that are underlying covered bonds count as encumbered, except in certain situations where the institution holds the corresponding covered bonds ('own-issued bonds');
- as a general principle, assets which are being placed at facilities that are not used and can be freely withdrawn should not be considered encumbered.

**TEMPLATE-RELATED INSTRUCTIONS****2. PART A: ENCUMBRANCE OVERVIEW**

12. The encumbrance overview templates differentiate assets which are used to support funding or collateral needs at the balance sheet date ('point-in time encumbrance') from those assets which are available for potential funding needs.
13. The overview template shows the amount of encumbered and non-encumbered assets of the reporting institution in a tabular format by products. The same breakdown also applies to collateral received and own debt securities issued other than covered bonds and securitisations.

**2.1. Template: AE-ASS. Assets of the reporting institution****2.1.1. General remarks**

14. This paragraph sets out instructions that apply to the main types of transaction that are relevant when completing the AE templates:

All transactions that increase the level of encumbrance of an institution have two aspects that shall be reported independently throughout the AE templates. Such transactions shall be reported both as a source of encumbrance and as an encumbered asset or collateral.

The following examples describe how to report a type of transaction of this Part but the same rules apply to the other AE templates.

**▼ M3****(a) Collateralised deposit**

A collateralised deposit is reported as follows:

- (i) the carrying amount of the deposit is registered as a source of encumbrance in {AE-SOU; r070; c010};
- (ii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r070; c030}; its fair value is reported in {AE-ASS; \*; c040};
- (iii) where the collateral has been received by the reporting institution, its fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r070; c030} and {AE-SOU; r070; c040}.

**(b) Repo/matching repos**

A repurchase agreement (hereinafter ‘repo’) is reported as follows:

- (i) the carrying amount of the repo is reported as a source of encumbrance in {AE-SOU; r050; c010};
- (ii) the collateral of the repo should be shown:
- (iii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r050; c030}; its fair value is reported in {AE-ASS; \*; c040};
- (iv) where the collateral has been received by the reporting institution through a previous reverse repurchase agreement (matching repo), its fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r050; c030} and in {AE-SOU; r050; c040}.

**(c) Central bank funding**

As collateralised central bank funding is only a specific case of a collateralised deposit or a repo transaction in which the counterparty is a central bank, the rules in i) and ii) above apply.

For operations where it is not possible to identify the specific collateral to each operation, as collateral is pooled together, the collateral breakdown must be done on a proportional basis, based on the composition of the pool of collateral.

Assets that have been pre-positioned with central banks are not encumbered assets unless the central bank does not allow withdrawal of any assets placed without prior approval. For unused financial guarantees, the unused part, i.e. the amount above the minimum required by the central bank, is allocated on a pro-rata basis among the assets placed at the central bank.

**(d) Securities lending**

For securities lending with cash collateral the rules for repos/matching repos apply.

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Securities lending without cash collateral is reported as follows:

- (i) the fair value of the securities borrowed is reported as a source of encumbrance in {AE-SOU; r150; c010}. When the lender does not receive any securities in return for the securities lent but receives a fee instead, {AE-SOU; r150; c010} is reported as zero;
- (ii) where the securities lent as collateral are an asset of the reporting institution: their carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r150; c030}; their fair value is reported in {AE-ASS; \*; c040};
- (iii) where the securities lent as collateral are received by the reporting institution, their fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r150; c030} and {AE-SOU; r150; c040}.

**(e) Derivatives (liabilities)**

Collateralised derivatives with a negative fair value are reported as follows:

- (i) the carrying amount of the derivative is reported as a source of encumbrance in {AE-SOU; r020; c010};
- (ii) the collateral (initial margins required to open the position and any collateral placed for the market value of derivatives transactions) are reported as follows:
  - (i) where it is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r020; c030}; its fair value is reported in {AE-ASS; \*; c040};
  - (ii) where it is collateral received by the reporting institution, its fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r020; c030} and {AE-SOU; r020; c040}.

**(f) Covered bonds**

Covered bonds for the entire asset encumbrance reporting are instruments referred to in the first subparagraph of Article 52(4) of the Directive 2009/65/EU, irrespective of whether these instruments take the legal form of a security or not.

No specific rules apply to covered bonds where there is no retention of part of the securities issued by the reporting institution.

In case of retention of part of the issuance and in order to avoid double counting, the proposed treatment below shall apply:

- (i) where the own covered bonds are not pledged, the amount of the cover pool that is backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about the retained covered bonds not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template;

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- (ii) where the own covered bonds are pledged, then the amount of the cover pool that is backing those securities retained and pledged is included in the AE-ASS template as encumbered assets.

The following table sets out how to report covered bond issuance of EUR 100 of which 15 % is retained and not pledged and 10 % is retained and pledged as collateral in a EUR 11 repo transaction with a central bank, where the cover pool comprises unsecured loans and the carrying amount of the loans is EUR 150.

SOURCES OF ENCUMBRANCE				
Type	Amount	Cells	Loans encumbered	Cells
<b>Covered bonds</b>	75 % (100) = 75	{AE-Sources, r110, c010}	75 % (150) = 112,5	{AE-Assets, r100, c10} {AE-Sources, r110, c030}
<b>Central bank funding</b>	11	{AE-Sources, r060, c010}	10 % (150) = 15	{AE-Assets, r100, c10} {AE-Sources, r060, c030}
NON ENCUMBRANCE				
Type	Amount	Cells	Non-encumbered loans	Cells
<b>Own covered bonds retained</b>	15 % 100 = 15	{AE-Not pledged, r010, c040}	15 % (150) = 22,5	{AE-Assets, r100, c60} {AE-Not pledged, r020, c010}

(g) **Securitisations**

Securitisations mean debt securities held by the reporting institution originated in a securitisation transaction as defined in Article 4(61) of CRR.

For securitisations that remain in the balance sheet (non-derecognised), the rules for covered bonds apply.

For derecognised securitisations, there is no encumbrance where the institution holds some securities. Those securities will appear in the trading book or in the banking book of the reporting institutions as any other security issued by a third party.

## 2.1.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b>Assets of the reporting institution</b></p> <p>IAS 1.9 (a), Implementation Guidance (IG) 6</p> <p>Total assets of the reporting institution registered in its balance sheet.</p>

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Rows	Legal references and instructions
020	<p><b>Loans on demand</b> IAS 1.54 (i)</p> <p>It includes the balances receivable on demand at central banks and other institutions. Cash on hand, that is, the holding of national and foreign banknotes and coins in circulation that are commonly used to make payments are included in the row 'other assets'.</p>
030	<p><b>Equity instruments</b> Equity instruments held by the reporting institution as defined in IAS 32.1.</p>
040	<p><b>Debt securities</b> Annex V, Part 1, paragraph 26.</p> <p>Debt instruments held by the reporting institution issued as securities that are not loans in accordance with the ECB BSI Regulation.</p>
050	<p><b>of which: covered bonds</b> Debt securities held by the reporting institution that are bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC.</p>
060	<p><b>of which: securitisations</b> Debt securities held by the reporting institution that are securitisations as defined in Article 4(61) of CRR.</p>
070	<p><b>of which: issued by general governments</b> Debt securities held by the reporting institution which are issued by general governments.</p>
080	<p><b>of which: issued by financial corporations</b> Debt securities held by the reporting institution issued by financial corporations as defined in Annex V, Part I, paragraph 35, points (c) and (d).</p>
090	<p><b>of which: issued by non-financial corporations</b> Debt securities held by the reporting institution issued by non-financial corporations as defined in Annex V, Part I, paragraph 35, point (e).</p>
100	<p><b>Loans and advances other than loans on demand</b> Loans and advances, that is, debt instruments held by the reporting institutions that are not securities, other than balances receivable on demand.</p>
110	<p><b>of which: mortgage loans</b> Loans and advances other than loans on demand that are mortgage loans according to Annex V, part 2, paragraph 41(h).</p>
120	<p><b>Other assets</b> Other assets of the reporting institution registered in the balance sheet other than those mentioned in the above rows and different from own debt securities and own debt equity instruments that may not be derecognised from the balance sheet by a non-IFRS institution. In this case, own debt instruments shall be included in row 240 of the AE-COL template and own equity instruments excluded from the asset encumbrance reporting.</p>

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## 2.1.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Carrying amount of encumbered assets</b></p> <p>Carrying amount of the assets held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.</p>
020	<p><b>of which: issued by other entities of the group</b></p> <p>Carrying amount of encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>
030	<p><b>of which: central bank eligible</b></p> <p>Carrying amount of encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
040	<p><b>Fair value of encumbered assets</b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU of the European Parliament and of the Council <sup>(1)</sup> for non-IFRS institutions.</p> <p>Fair value of the debt securities held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument, is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
050	<p><b>of which: central bank eligible</b></p> <p>Fair value of the encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
060	<p><b>Carrying amount of non-encumbered assets</b></p> <p>Carrying amount of the assets held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.</p>
070	<p><b>of which: issued by other entities of the group</b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>



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Columns	Legal references and instructions
080	<p><b>of which: central bank eligible</b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
090	<p><b>Fair value of non-encumbered assets</b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions.</p> <p>Fair value of the debt securities held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
100	<p><b>of which: central bank eligible</b></p> <p>Fair value of the non-encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>

<sup>(1)</sup> Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

## 2.2. Template: AE-COL. Collateral received by the reporting institution

## 2.2.1. General remarks

15. For the collateral received by the reporting institution and the own debt securities issued other than own covered bonds or ABSs, the category of 'non-encumbered' assets is split between those 'available for encumbrance' or potentially eligible to be encumbered and those 'non-available for encumbrance'.
16. Assets are 'non-available for encumbrance' when they have been received as collateral and the reporting institution is not permitted to sell or re-pledge the collateral, except in the case of a default by the owner of the collateral. Own debt securities issued other than own covered bonds or securitisations are non-available for encumbrance when there is any restriction in the terms of the issuance to sell or re-pledge the securities held.
17. For the purpose of the asset encumbrance reporting, securities borrowed in exchange for a fee without providing cash-collateral or non-cash collateral are reported as collateral received.

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## 2.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
130	<p><b>Collateral received by the reporting institution</b> All classes of collateral received by the reporting institution.</p>
140	<p><b>Loans on demand</b> Collateral received by the reporting institution that comprises loans on demand. (See legal references and instructions regarding row 020 of the AE-ASS template.)</p>
150	<p><b>Equity instruments</b> Collateral received by the reporting institution that comprises equity instruments. (See legal references and instructions regarding row 030 of the AE-ASS template.)</p>
160	<p><b>Debt securities</b> Collateral received by the reporting institution that comprises debt securities. (See legal references and instructions regarding row 040 of the AE-ASS template.)</p>
170	<p><b>of which: covered bonds</b> Collateral received by the reporting institution that comprises covered bonds. (See legal references and instructions regarding row 050 of the AE-ASS template.)</p>
180	<p><b>of which: securitisations</b> Collateral received by the reporting institution that comprises securitisations. (See legal references and instructions regarding row 060 of the AE-ASS template.)</p>
190	<p><b>of which: issued by general governments</b> Collateral received by the reporting institution that comprises debt securities issued by general governments. (See legal references and instructions regarding row 070 of the AE-ASS template.)</p>
200	<p><b>of which: issued by financial corporations</b> Collateral received by the reporting institution that comprises debt securities issued by financial corporations. (See legal references and instructions regarding row 080 of the AE-ASS template.)</p>
210	<p><b>of which: issued by non-financial corporations</b> Collateral received by the reporting institution that comprises debt securities issued by non-financial corporations. (See legal references and instructions regarding row 090 of the AE-ASS template.)</p>
220	<p><b>Loans and advances other than loans on demand</b> Collateral received by the reporting institution that comprises loans and advances other than loans on demand. (See legal references and instructions regarding row 100 of the AE-ASS template.)</p>
230	<p><b>Other collateral received</b> Collateral received by the reporting institution that comprises other assets. (See legal references and instructions regarding row 120 of the AE-ASS template.)</p>
240	<p><b>Own debt securities issued other than own covered bonds or ABSs</b> Own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued. As the retained or repurchased own debt securities issued, according to IAS 39.42, decrease the relating financial liabilities, these securities are not included in the category of assets of the reporting institution (row 010 of the AE-ASS template). Own debt securities that may not be derecognised from the balance sheet by a non-IFRS institution shall be included in this row.</p>

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Rows	Legal references and instructions
	<p>Own covered bonds issued or own securitisations issued are not reported in this category since different rules apply to those cases to avoid double counting:</p> <p>(a) where the own debt securities are pledged, the amount of the cover pool/underlying assets that are backing those securities retained and pledged is reported in the AE-ASS template as encumbered assets;</p> <p>(b) where the own debt securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about this second type of own debt securities not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template.</p>
250	<p><b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b></p> <p>All assets of the reporting institution registered in its balance sheet, all classes of collateral received by the reporting institution and own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.</p>

## 2.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Fair value of encumbered collateral received or own debt securities issued</b></p> <p>Fair value of the collateral received or own debt securities issued held/retained by the reporting institution that are encumbered according to the definition provided of asset encumbrance.</p> <p>Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
020	<p><b>of which: issued by other entities of the group</b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>
030	<p><b>of which: central bank eligible</b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>

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Columns	Legal references and instructions
040	<p><b>Fair value of collateral received or own debt securities issued available for encumbrance</b></p> <p>Fair value of the collateral received by the reporting institution that are non-encumbered but are available for encumbrance since the reporting institution is permitted to sell or re-pledge it in absence of default by the owner of the collateral. It also includes the fair value of own debt securities issued, other than own covered bonds or securitisations that are non-encumbered but available for encumbrance.</p>
050	<p><b>of which: issued by other entities of the group</b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or asset-backed securities available for encumbrance that are issued by any entity within the prudential scope of consolidation.</p>
060	<p><b>of which: central bank eligible</b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
070	<p><b>Nominal of collateral received or own debt securities issued non available for encumbrance</b></p> <p>Nominal amount of the collateral received held by the reporting institution that are non-encumbered and non-available for encumbrance. It also includes the nominal amount of the own debt securities issued other than own covered bonds or securitisations retained by the reporting institution that are non-encumbered and also non-available for encumbrance.</p>

2.3. Template: AE-NPL. Own covered bonds and ABSs issued and not yet pledged

2.3.1. General remarks

18. To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:

- (a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in the AE-ASS template as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;

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- (b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in the AE-ASS template as non-encumbered assets.

## 2.3.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<b>Own covered bonds and ABSs issued and not yet pledged</b> Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered.
020	<b>Retained covered bonds issued</b> Own covered bonds issued that are retained by the reporting institution and not encumbered.
030	<b>Retained securitisations issued</b> Own securitisations issued that are retained by the reporting institution and not encumbered.
040	<b>Senior</b> Senior tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.
050	<b>Mezzanine</b> Mezzanine tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. All tranches that are not senior tranches, i.e. the last to absorb the loss or first loss tranches, shall be considered mezzanine tranches. See Article 4(67) of CRR.
060	<b>First loss</b> First loss tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.

## 2.3.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Carrying amount of the underlying pool of assets</b> Carrying amount of the cover pool/underlying assets that back the own covered bonds and own securitisations retained and are not yet pledged.
020	<b>Fair value of debt securities issued available for encumbrance</b> Fair value of the own covered bonds and own securitisations retained that are non-encumbered but available for encumbrance.
030	<b>Of which: central bank eligible</b> Fair value of the own covered bonds and own securitisations retained that meet each of the following conditions: (i) they are non-encumbered; (ii) they are available for encumbrance; (iii) they are eligible for operations with those central banks to which the reporting institution has access.

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Columns	Legal references and instructions
	Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
040	<p><b>Nominal of own debt securities issued non-available for encumbrance</b></p> <p>Nominal amount of the own covered bonds and own securitisations retained that are non-encumbered and also non-available for encumbrance.</p>

2.4. Template: AE-SOU. Sources of encumbrance

2.4.1. General remarks

19. This template provides information on the importance for the reporting institution of the different sources of encumbrance, including those with no associated funding as loans commitments or financial guarantees received and securities lending with non-cash collateral.

20. The total amounts of assets and collateral received in the AE-ASS and the AE-COL templates meet the following validation rule: {AE-SOU; r170; c030} = {AE-ASS; r010; c010} + {AE-COL; r130; c010} + {AE-COL; r240; c010}.

2.4.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b>Carrying amount of selected financial liabilities</b></p> <p>Carrying amount of selected collateralised financial liabilities of the reporting institution insofar as these liabilities entail asset encumbrance for that institution.</p>
020	<p><b>Derivatives</b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, that is, with a negative fair value, insofar as these derivatives entail asset encumbrance for that institution.</p>
030	<p><b>of which: over-the-counter</b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities which are traded over-the-counter, insofar as these derivatives entail asset encumbrance.</p>
040	<p><b>Deposits</b></p> <p>Carrying amount of the collateralised deposits of the reporting institution insofar as these deposits entail asset encumbrance for that institution.</p>
050	<p><b>Repurchase agreements</b></p> <p>Carrying amount of the repurchase agreements of the reporting institution insofar as these transactions entail asset encumbrance for that institution.</p>

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Rows	Legal references and instructions
	<p>Repurchase agreements (repos) are transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. The following variants of repo-type operations are all required to be reported as repurchase agreements: — amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral and — amounts received in exchange for securities temporarily transferred to a third party in the form of a sale/buy-back agreement.</p>
060	<p><b>of which: central banks</b></p> <p>Carrying amount of the repurchase agreements of the reporting institution with central banks insofar as these transactions entail asset encumbrance.</p>
070	<p><b>Collateralised deposits other than repurchased agreements</b></p> <p>Carrying amount of the of the collateralised deposits other than repurchase agreements of the reporting institution insofar as these deposits entail asset encumbrance for that institution.</p>
080	<p><b>of which: central banks</b></p> <p>Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution with central banks insofar as these deposits entail asset encumbrance for that institution.</p>
090	<p><b>Debt securities issued</b></p> <p>Carrying amount of the debt securities issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.</p> <p>The retained part of any issuance shall follow the specific treatment set out in point (vi) of paragraph 15 of Part A so that only the percentage of debt securities placed outside the entities of the group are to be included under this category.</p>
100	<p><b>of which: covered bonds issued</b></p> <p>Carrying amount of covered bonds the assets of which are originated by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.</p>
110	<p><b>of which: securitisations issued</b></p> <p>Carrying amount of the securitisations issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.</p>
120	<p><b>Other sources of encumbrance</b></p> <p>Amount of collateralised transactions of the reporting institution other than financial liabilities, insofar as these transactions entail asset encumbrance for that institution.</p>
130	<p><b>Nominal of loan commitments received</b></p> <p>Nominal amount of the loan commitments received by the reporting institution, insofar as these commitments received entail asset encumbrance for that institution.</p>
140	<p><b>Nominal of financial guarantees received</b></p> <p>Nominal amount of the financial guarantees received by the reporting institution, insofar as these guarantees received entail asset encumbrance for that institution.</p>

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Rows	Legal references and instructions
150	<p><b>Fair value of securities borrowed with non-cash collateral</b></p> <p>Fair value of the securities borrowed by the reporting institution without cash collateral, insofar as these transactions entail asset encumbrance for that institution.</p>
160	<p><b>Other</b></p> <p>Amount of collateralised transactions of the reporting institution other than financial liabilities, not covered by the above items, insofar as these transactions entail asset encumbrance for that institution.</p>
170	<p><b>TOTAL SOURCES OF ENCUMBRANCE</b></p> <p>Amount of all collateralised transactions of the reporting institution insofar as these transactions entail asset encumbrance for that institution.</p>

## 2.4.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Matching liabilities, contingent liabilities or securities lent</b></p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution.</p> <p>Financial liabilities are reported at their carrying amount; contingent liabilities are reported at their nominal value; and securities lent with non-cash collateral are reported at their fair value.</p>
020	<p><b>of which: from other entities of the group</b></p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as the counterparty is any other entity within the prudential scope of consolidation and the transaction entail for the reporting institution asset encumbrance.</p> <p>For rules applying to amount types, see instructions for column 010.</p>
030	<p><b>Assets, collateral received and own securities issued other than covered bonds and ABSs encumbered</b></p> <p>Amount of the assets, collateral received and own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.</p> <p>To ensure consistency with the criteria in the templates AE-ASS and AE-COL, assets of the reporting institution registered in the balance sheet are reported at their carrying amount, re-used collateral received and encumbered own securities issued other than covered bonds and securitisations are reported at their fair value.</p>
040	<p><b>of which: collateral received re-used</b></p> <p>Fair value of the collateral received that are re-used/encumbered as a result of the different type of transactions specified in the rows.</p>



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Columns	Legal references and instructions
050	<p><b>Of which: own debt securities encumbered</b></p> <p>Fair value of the own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.</p>

## 3. PART B: MATURITY DATA

## 3.1. General remarks

21. The template included in Part B shows a general overview of the amount of encumbered assets and collateral received re-used that fall under the defined intervals of the matching liabilities' residual maturity.

## 3.2. Template: AE-MAT. Maturity data

## 3.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b>Encumbered assets</b></p> <p>For the purpose of this template, encumbered assets include all of the following:</p> <p>(a) the assets of the reporting institution (see instruction for row 010 of the AE-ASS template), which are reported at their carrying amount;</p> <p>(b) own debt securities issued other than covered bonds or securitisations (see instruction for row 240 of the AE-COL template), which are reported at fair value.</p> <p>These amounts are distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (matching liability, contingent liability or securities lending transaction).</p>
020	<p><b>Collateral received re-used (receiving leg)</b></p> <p>See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template.</p> <p>The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the transaction that generated for the entity the reception of the collateral that is being re-used (receiving leg).</p>
030	<p><b>Collateral received re-used (re-using leg)</b></p> <p>See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template.</p> <p>The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (re-using leg): matching liability, contingent liability or securities lending transaction.</p>

## 3.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Open maturity</b></p> <p>On demand, without a specific maturity date</p>
020	<p><b>Overnight</b></p> <p>Due date earlier or equal to 1 day</p>

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Columns	Legal references and instructions
030	<b>&gt; 1 day&lt;=1wk</b> Due date later than 1 day and earlier than or equal to 1 week
040	<b>&gt; 1 wk&lt;=2wks</b> Due date later than 1 week and earlier than or equal to 2 weeks
050	<b>&gt; 2wks &lt;=1mth</b> Due date later than 2 weeks and earlier than or equal to 1 month
060	<b>&gt; 1mth &lt;=3mths</b> Due date later than 1 month and earlier than or equal to 3 months
070	<b>&gt; 3mths &lt;=6mths</b> Due date later than 3 months and earlier than or equal to 6 months
080	<b>&gt; 6mths&lt;=1yr</b> Due date later than 6 months and earlier than or equal to 1 year
090	<b>&gt; 1yr &lt;=2yrs</b> Due date later than 1 year and earlier than or equal to 2 years
100	<b>&gt; 2yrs &lt;=3yrs</b> Due date later than 2 years and earlier than or equal to 3 years
110	<b>&gt; 3yrs &lt;=5yrs</b> Due date later than 3 years and earlier than or equal to 5 years
120	<b>&gt; 5yrs &lt;=10yrs</b> Due date later than 5 years and earlier than or equal to 10 years
130	<b>&gt; 10yrs</b> Due date later than 10 years

## 4. PART C: CONTINGENT ENCUMBRANCE

## 4.1. General remarks

22. This template requires institutions to calculate the level of asset encumbrance in a number of stressed scenarios.
23. Contingent encumbrance refers to the additional assets which may need to be encumbered when the reporting institutions faces adverse developments triggered by an external event over which the reporting institution has no control (including a downgrade, decrease of the fair value of the encumbered assets or a general loss of confidence). In these cases, the reporting institution will need to encumber additional assets as a consequence of already existing transactions. The additional amount of encumbered assets shall be net of the impact of the institution's hedge transactions against the events described under the aforementioned stressed scenarios.
24. This template includes the following two scenarios for reporting contingent encumbrance which are set out in more detail in points 4.1.1. and 4.1.2. The information reported shall be the institution's reasonable estimate based on the best available information.

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- (a) Decrease of the fair value of the encumbered assets by 30 %. This scenario only covers a change in the underlying fair value of the assets, and not any other change which may affect its carrying amount such as foreign exchange gains or losses or potential impairment. The reporting institution may then be forced to post more collateral in order to keep the value of the collateral constant.
- (b) A 10 % depreciation in each currency in which the institution has aggregate liabilities amounting to or exceeding 5 % of the institution's total liabilities.

25. The scenarios shall be reported independently of each other, and significant currency depreciations shall also be reported independently of depreciations of other significant currencies. Consequently institutions shall not take correlations between the scenarios into account.

4.1.1. Scenario A: Decrease of 30 % of encumbered assets

- 26. It shall be assumed that all encumbered assets decrease 30 % in value. The need of additional collateral arising from such a decrease shall take into account existing levels of over-collateralisation, such that only the minimum collateralisation level is maintained. The need of additional collateral shall also take into account the contractual requirements of the contracts and agreements impacted, including threshold triggers.
- 27. Only contracts and agreements, where there is a legal obligation to supply additional collateral shall be included. This includes covered bond issues where there is a legal requirement to uphold minimum levels of over collateralisation but no requirement to maintain existing rating levels on the covered bond.

4.1.2. Scenario B: Depreciation of 10 % in significant currencies

- 28. A currency is a significant currency if the reporting institution has aggregate liabilities in that currency amounting to or exceeding 5 % of the institution's total liabilities
- 29. The calculation of a 10 % depreciation shall take into account both changes on the asset and liability side, i.e. focus the asset-liability mismatches. For instance a repo transactions in USD based on USD assets does not cause additional encumbrance, whereas a repo transaction in USD based on a EUR asset causes additional encumbrance.
- 30. All transactions which have a cross-currency element shall be covered by this calculation.

4.2. Template: AE-CONT. Contingent encumbrance

4.2.1. Instructions concerning specific rows

- 31. See instructions concerning specific columns of the AE-SOU template in point 1.5.1. The content of the columns in AE-CONT template does not differ from the AE-SOU template.

▼ **M3**

## 4.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Matching liabilities, contingent liabilities or securities lent</b></p> <p>Same instructions and data as for column 010 of the AE-SOU template.</p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution.</p> <p>As referred for each row in the template, financial liabilities are reported at their carrying amount, contingent liabilities at their nominal and securities lent with non-cash collateral at their fair value.</p>
020	<p><b>A. Additional amount of encumbered assets</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of occurrence of scenario A.</p> <p>Following the instructions laid down in Part A of this Annex, these amounts are reported at their carrying amount if the amount is related to assets of the reporting institution or at their fair value if related to collateral received. Amounts exceeding the non-encumbered assets and collateral of the institution are reported at fair value.</p>
030	<p><b>B. Additional amount of encumbered assets. Significant currency 1</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 1 in scenario B.</p> <p>See rules for amount types in row 020.</p>
040	<p><b>B. Additional amount of encumbered assets. Significant currency 2</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 2 in scenario B.</p> <p>See rules for amount types in row 020.</p>

## 5. PART D: COVERED BONDS

## 5.1. General remarks

32. The information in this template is reported for all UCITS-compliant covered bonds issued by the reporting institution. UCITS-compliant covered bonds are the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC. These are covered bonds issued by the reporting institution if the reporting institution is in relation to the covered bond subject by law to special public supervision designed to protect bond-holders and if for such covered bond it is required that sums deriving from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in the event of failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.

▼ **M3**

33. Covered bonds issued by or on behalf of the reporting institution that are not UCITS-compliant covered bonds shall not be reported within the AE-CB templates.

34. The reporting shall be based on the statutory covered bond regime, i.e. the legal framework which applies to the covered bond programme.

5.2. Template: AE-CB. Covered bonds issuance

5.2.1. Instructions concerning z-axis

z-axis	Legal references and instructions
010	<p><b>Cover pool identifier (open)</b></p> <p>The cover pool identifier consists of the name or unambiguous abbreviation of the cover pool issuing entity and the designation of the cover pool that individually is subject to the relevant covered bond protective measures.</p>

5.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b>Nominal amount</b></p> <p>Nominal amount is the sum of claims to payment of principal, determined in accordance with the respective statutory covered bond regime's rules that apply for determining sufficient coverage.</p>
020	<p><b>Present value (swap)/Market value</b></p> <p>Present value (swap) is the sum of claims to payment of principal and interest, as discounted by a foreign exchange-specific risk-free yield curve, determined in accordance with the relevant statutory covered bond regime's rules that apply for determining sufficient coverage.</p> <p>For columns 080 and 210 referring to cover pool derivative positions, the amount to be reported is its market value.</p>
030	<p><b>Asset-specific value</b></p> <p>The asset-specific value is the economic value of the cover pool assets, as may be described by a fair value according to IFRS 13, a market value observable from executed transactions in liquid markets, or a present value that would discount future cash flows of an asset by an asset-specific interest rate curve.</p>
040	<p><b>Carrying amount</b></p> <p>Carrying amount of a covered bond liability or a cover pool asset is the accounting value at the covered bond issuer.</p>

5.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Compliance with Article 129 of CRR? [YES/NO]</b></p> <p>Institutions shall specify whether the cover pool meets the requirements set out in Article 129 of CRR in order to be eligible for the preferential treatment set out in Article 129(4) and (5) of that Regulation.</p>

## ▼ M3

Columns	Legal references and instructions
012	<p><b>If YES, indicate primary asset class of the cover pool</b></p> <p>If the cover pool is eligible for the preferential treatment set out in Article 129(4) and (5) of CRR (answer YES in column 011), the primary asset class of the cover pool shall be indicated in this cell. The classification in Article 129(1) of that Regulation shall be used for this purpose and codes ‘a’, ‘b’, ‘c’, ‘d’, ‘e’, ‘f’ and ‘g’ shall be indicated accordingly. Code ‘h’ will be applied when the primary asset class of the cover pool does not fall under any of the previous categories.</p>
020-140	<p><b>Covered bond liabilities</b></p> <p>Covered bond liabilities are the liabilities of the issuing entity incurred by issuing covered bonds and extends to all positions as defined by the respective statutory covered bond regime that are subject to the relevant covered bond protective measures (this may, for instance, include securities in circulation as well as the position of counterparts of the covered bond issuer in derivative positions with, from the perspective of the covered bond issuer, a negative market value attributed to the cover pool and treated as covered bond liabilities in accordance with the relevant statutory covered bond regime).</p>
020	<p><b>Reporting date</b></p> <p>Amounts of covered bond liabilities, excluding cover pool derivative positions, according to the different future date ranges.</p>
030	<p><b>+ 6 months</b></p> <p>The date ‘+ 6 months’ is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in covered bond liabilities compared to the reporting reference date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates the expected maturity is to be used in a consistent manner.</p>
040-070	<p><b>+ 12 months — + 10 years</b></p> <p>As for ‘+ 6 months’ (column 030) for the respective point in time from the reporting reference date.</p>
080	<p><b>Cover pool derivative positions with net negative market value</b></p> <p>The net negative market value of cover pool derivative positions which from the perspective of the covered bond issuer have a net negative market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a negative market value require coverage by eligible cover pool assets.</p> <p>The net negative market value is to be reported for the reporting reference date only.</p>
090-140	<p><b>External credit rating on covered bond</b></p> <p>Information on external credit ratings on the respective covered bond, as existing on the reporting date, is to be provided.</p>
090	<p><b>Credit rating agency 1</b></p> <p>If a credit rating of at least one credit rating agency exists as of the reporting date, the name of one of these credit rating agencies shall be provided here. If credit ratings by more than three credit rating agencies exist as of the reporting date, the three credit rating agencies to whom information is provided shall be selected based on their respective market prevalence.</p>

▼ **M3**

Columns	Legal references and instructions
100	<p><b>Credit rating 1</b></p> <p>The credit rating issued by the credit rating agency reported in column 090 on the covered bond as of the reporting reference date. If long- and short-term credit ratings by the same credit rating agency exist, the long-term credit rating is to be reported. The credit rating to be reported shall include any modifiers.</p>
110, 130	<p><b>Credit rating agency 2 and credit rating agency 3</b></p> <p>As for credit rating agency 1 (column 090) for further credit rating agencies that have issued credit ratings on the covered bond as of the reporting reference date.</p>
120, 140	<p><b>Credit rating 2 and credit rating 3</b></p> <p>As for credit rating 1 (column 100) for further credit ratings issued by credit rating agencies 2 and 3 on the covered bond existing as of the reporting reference date.</p>
150-250	<p><b>Cover pool</b></p> <p>The cover pool consist of all positions, including cover pool derivative positions, from the perspective of the covered bond issuer, with a net positive market value, that are subject to the respective covered bond protective measures.</p>
150	<p><b>Reporting date</b></p> <p>Amounts of assets in the cover pool, excluding cover pool derivative positions. This amount includes minimum over-collateralisation requirements plus any additional over-collateralisation in excess of the minimum, to the extent subject to the respective covered bond protective measures.</p>
160	<p><b>+ 6 months</b></p> <p>The reporting date '+ 6 months' is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in cover pool compared to the reporting date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates expected maturity is to be used in a consistent manner.</p>
170-200	<p><b>+ 12 months — + 10 years</b></p> <p>As for '+ 6 months' (column 160) for the respective point in time from the reporting reference date.</p>
210	<p><b>Cover pool derivative positions with net positive market value</b></p> <p>The net positive market value of cover pool derivative positions which, from the perspective of the covered bond issuer, have a net positive market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a positive market value would not form part of the covered bond issuer's general insolvency estate.</p> <p>The net positive market value is to be reported for the reporting date only.</p>
220-250	<p><b>Cover pool amounts in excess of minimum coverage requirements</b></p> <p>Amounts of cover pool, including cover pool derivative positions with net positive market values, in excess of requirements of minimum coverage (over-collateralisation).</p>

▼ **M3**

Columns	Legal references and instructions
220	<b>As per the relevant statutory covered bond regime</b> Amounts of over-collateralisation compared with the minimum coverage required by the relevant statutory covered bond regime.
230-250	<b>As per credit rating agencies' methodology to maintain current external credit rating on covered bond</b> Amounts of over-collateralisation compared with the level that, according to information on the respective credit rating agency's methodology available to the covered bond issuer, would at a minimum be required to support the existing credit rating issued by the respective credit rating agency.
230	<b>Credit rating agency 1</b> Amounts of over-collateralisation compared with the level that, according to information on the methodology of credit rating agency 1 (column 090) available to the covered bond issuer, would at a minimum be required to support credit rating 1 (column 100).
240-250	<b>Credit rating agency 2 and credit rating agency 3</b> The instructions for credit rating agency 1 (column 230) also apply to credit rating agency 2 (column 110) and credit rating agency 3 (column 130).

## 6. PART E: ADVANCED DATA

## 6.1. General remarks

35. Part E follows the same structure as in the encumbrance overview templates in Part A with different templates for the encumbrance of the assets of the reporting institution and for the collateral received: AE-ADV1 and AE-ADV2 respectively. Consequently, matching liabilities correspond to the liabilities that are secured by the encumbered assets and no one-to-one relation has to exist.

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

## 6.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010-020	<b>Central bank funding (of all types, including repos)</b> All types of liabilities of the reporting institution in which the counterparty of the transaction is a central bank.  Assets that have been pre-positioned with central banks shall not be treated as encumbered assets unless the central bank does not allow withdrawal of any asset placed without prior approval. For unused financial guarantees, the unused part, i.e., the amount above the minimum required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank.
030-040	<b>Exchanged traded derivatives</b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are listed or traded on a recognised or designated investment exchange and they entail asset encumbrance for that institution.



## ▼ M3

Rows	Legal references and instructions
050-060	<p><b>Over-the counter derivatives</b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are traded over-the-counter and they entail asset encumbrance for that institution. (Same instruction in row 030 of the AE-SOU template)</p>
070-080	<p><b>Repurchase agreements</b></p> <p>Carrying amount of the repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these transactions entail asset encumbrance for that institution. For tri-party repurchase agreements, the same treatment should be followed as for the repurchase agreements insofar as these transactions entail asset encumbrance for the reporting institution.</p>
090-100	<p><b>Collateralised deposits other than repurchase agreements</b></p> <p>Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these deposits entail asset encumbrance for that institution.</p>
110-120	<p><b>Covered bonds securities issued</b></p> <p>See instructions in row 100 of the AE-SOU template.</p>
130-140	<p><b>Securitisations issued</b></p> <p>See instructions in row 110 of the AE-SOU template.</p>
150-160	<p><b>Debt securities issued other than covered bonds and ABSs</b></p> <p>Carrying amount of the debt securities issued by the reporting institution other than covered bonds and securitisations insofar as these securities issued entail asset encumbrance for that institution.</p> <p>In the event that the reporting institution had retained some of the debt securities issued, either from the issuance date or thereafter as a result of a repurchase, these retained securities should not be included under this item. Additionally, the collateral assigned to them should be classified as non-encumbered for the purpose of this template.</p>
170-180	<p><b>Other sources of encumbrance</b></p> <p>See instructions in row 120 of the AE-SOU template.</p>
190	<p><b>Total encumbered assets</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are encumbered.</p>
200	<p><b>of which: central bank eligible</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
210	<p><b>Total non-encumbered assets</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are non-encumbered. Carrying amount means the amount reported in the asset side of the balance sheet.</p>

▼ **M3**

Rows	Legal references and instructions
220	<p><b>of which: central bank eligible</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are non-encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
230	<p><b>Encumbered + non-encumbered assets</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution.</p>

## 6.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Loans on demand</b></p> <p>See instructions for row 020 of the AE-ASS template.</p>
020	<p><b>Equity instruments</b></p> <p>See instructions for row 030 of the AE-ASS template.</p>
030	<p><b>Total</b></p> <p>See instructions for row 040 of the AE-ASS template.</p>
040	<p><b>of which: covered bonds</b></p> <p>See description instructions for row 050 of the AE-ASS template.</p>
050	<p><b>of which: issued by other entities of the group</b></p> <p>Covered bonds as described in the instructions for row 050 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.</p>
060	<p><b>of which: securitisations</b></p> <p>See instructions for row 060 of the AE-ASS template.</p>
070	<p><b>of which: issued by other entities of the group</b></p> <p>Securitisations as described in the instructions for row 060 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.</p>
080	<p><b>of which: issued by general governments</b></p> <p>See instructions for row 070 of the AE-ASS template.</p>
090	<p><b>of which: issued by financial corporations</b></p> <p>See instructions for row 080 of the AE-ASS template.</p>
100	<p><b>of which: issued by non-financial corporations</b></p> <p>See instructions for row 090 of the AE-ASS template.</p>
110	<p><b>Central banks and general governments</b></p> <p>Loans and advances other than loans on demand to a central bank or a general government.</p>
120	<p><b>Financial corporations</b></p> <p>Loans and advances other than loans on demand to financial corporations.</p>

▼ **M3**

Columns	Legal references and instructions
130	<b>Non-financial corporations</b> Loans and advances other than loans on demand to non-financial corporations.
140	<b>of which: mortgages loans</b> Loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	<b>Households</b> Loans and advances other than loans on demand given to households.
160	<b>of which: mortgage loans</b> Loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	<b>Other assets</b> See instruction for row 120 of the AE-ASS template.
180	<b>Total</b> See instruction for row 010 of the AE-ASS template.

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

6.3.1. Instructions concerning specific rows

36. See point 6.2.1 as instructions are similar for both templates.

6.3.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Loans on demand</b> See instructions for row 140 of the AE-COL template.
020	<b>Equity instruments</b> See instructions for row 150 of the AE-COL template.
030	<b>Total</b> See instructions for row 160 of the AE-COL template.
040	<b>of which: covered bonds</b> See instructions in row 170 of the AE-COL template.
050	<b>of which: issued by other entities of the group</b> Collateral received by the reporting institution that are covered bonds issued by any entity within the prudential scope of consolidation.
060	<b>of which: securitisations</b> See instructions for row 180 of the AE-COL template.
070	<b>of which: issued by other entities of the group</b> Collateral received by the reporting institution that are securitisations issued by any entity within the prudential scope of consolidation.
080	<b>of which: issued by general governments</b> See instructions for row 190 of the AE-COL template.
090	<b>of which: issued by financial corporations</b> See instructions for row 200 of the AE-COL template.

▼ **M3**

Columns	Legal references and instructions
100	<b>of which: issued by non-financial corporations</b> See instructions for row 210 of the AE-COL template.
110	<b>Central banks and general governments.</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to a central bank or a general government.
120	<b>Financial corporations</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to financial corporations.
130	<b>Non-financial corporations</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to non-financial corporations.
140	<b>of which: mortgages loans</b> Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	<b>Households</b> Collateral received by the reporting institution that are loans and advances other than loans on demand given to households.
160	<b>of which: mortgage loans</b> Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	<b>Other assets</b> See instructions for row 230 of the AE-COL template.
180	<b>Own debt securities issued other than own covered bonds or ABSs</b> See instructions for row 240 of the AE-COL template.
190	<b>Total</b> See instructions for rows 130 and 140 of the AE-COL template.

**ADDITIONAL LIQUIDITY MONITORING METRICS UNDER ARTICLE 415(3)(b) OF REGULATION (EU) No 575/2013**

ALMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		<b>ADDITIONAL MONITORING TOOLS TEMPLATES</b>
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

**C 67.00 — CONCENTRATION OF FUNDING BY COUNTERPARTY**

z-axis Total and significant currencies

Concentration of funding by counterparty									
		Counterparty Name	LEI Code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average initial maturity	Weighted average residual maturity
Row	ID	010	020	030	040	050	060	070	080
010	<b>1. TOP TEN COUNTERPARTIES EACH GREATER THAN 1 % OF TOTAL LIABILITIES</b>								
020	1,01								
030	1,02								
040	1,03								
050	1,04								
060	1,05								
070	1,06								
080	1,07								
090	1,08								
100	1,09								
110	1,10								
120	<b>2. ALL OTHER LIABILITIES</b>								

## C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE

z-axis Total and significant currencies

## Concentration of funding by product type

Row	ID	Product Name	Total amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Weighted average initial maturity	Weighted average residual maturity
			010	020	030	040	050

## PRODUCTS GREATER THAN 1 % OF TOTAL LIABILITIES

010	1	<b>RETAIL FUNDING</b>					
020	1,1	Sight deposits					
030	1,2	Fixed term deposits with an initial maturity less than 30 days					
040	1,3	Fixed term deposits with an initial maturity greater than 30 days					
050	1.3.1	with a penalty for early withdrawal that is materially greater than losing the interest that would be obtained for the remaining maturity					
060	1.3.2	without a penalty for early withdrawal that is materially greater than losing the interest that would be obtained for the remaining maturity					
070	1,4	Savings accounts					
080	1.4.1	with a notice period for withdrawal greater than 30 days					

## ▼M4

Concentration of funding by product type							
Row	ID	Product Name	Total amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Weighted average initial maturity	Weighted average residual maturity
			010	020	030	040	050
090	1.4.2	without a notice period for withdrawal greater than 30 days					
100	2	<b>WHOLESALE FUNDING</b>					
110	2,1	Unsecured wholesale funding					
120	2.1.1	of which financial customers					
130	2.1.2	of which non-financial customers					
140	2.1.3	of which from intra-group entities					
150	2,2	Secured wholesale funding					
160	2.2.1	of which repurchase agreements					
170	2.2.2	of which covered bond issuance					
180	2.2.3	of which asset backed security issuance					
190	2.2.4	of which from intra-group entities					



## C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

z-axis Total and significant currencies

			Prices for various lengths of funding																	
			Overnight		1 week		1 month		3 months		6 months		1 year		2 years		5 years		10 years	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180
010	1	<b>Total Funding</b>																		
020	1,1	of which: Retail deposits																		
030	1,2	of which: Unsecured wholesale deposits																		
040	1,3	of which: Secured funding																		
050	1,4	of which: Senior unsecured securities																		
060	1,5	of which: Covered bonds																		
070	1,6	of which: Asset backed securities including ABCP																		

## C 70.00 - ROLL-OVER OF FUNDING

z-axis Total and significant currencies

Roll-over of funding															
				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
010	1.1	1	Total funding												
020	1.1.1		Retail deposits												
030	1.1.2		Unsecured wholesale deposits												
040	1.1.3		Secured funding												
050	1.2	2	Total funding												
060	1.2.1		Retail deposits												
070	1.2.2		Unsecured wholesale deposits												
080	1.2.3		Secured funding												

▼M4

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
010	1.1	1	Total funding												
020	1.1.1		Retail deposits												
030	1.1.2		Unsecured wholesale deposits												
040	1.1.3		Secured funding												
050	1.2	2	Total funding												
060	1.2.1		Retail deposits												
070	1.2.2		Unsecured wholesale deposits												
080	1.2.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
010	1.1	1	Total funding									
020	1.1.1		Retail deposits									
030	1.1.2		Unsecured wholesale deposits									
040	1.1.3		Secured funding									
050	1.2	2	Total funding									
060	1.2.1		Retail deposits									
070	1.2.2		Unsecured wholesale deposits									
080	1.2.3		Secured funding									

▼M4

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
090	1.3	3	Total funding												
100	1.3.1		Retail deposits												
110	1.3.2		Unsecured wholesale deposits												
120	1.3.3		Secured funding												
130	1.4	4	Total funding												
140	1.4.1		Retail deposits												
150	1.4.2		Unsecured wholesale deposits												
160	1.4.3		Secured funding												
170	1.5	5	Total funding												
180	1.5.1		Retail deposits												
190	1.5.2		Unsecured wholesale deposits												
200	1.5.3		Secured funding												

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
090	1.3	3	Total funding												
100	1.3.1		Retail deposits												
110	1.3.2		Unsecured wholesale deposits												
120	1.3.3		Secured funding												
130	1.4	4	Total funding												
140	1.4.1		Retail deposits												
150	1.4.2		Unsecured wholesale deposits												
160	1.4.3		Secured funding												
170	1.5	5	Total funding												
180	1.5.1		Retail deposits												
190	1.5.2		Unsecured wholesale deposits												
200	1.5.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
090	1.3	3	Total funding									
100	1.3.1		Retail deposits									
110	1.3.2		Unsecured wholesale deposits									
120	1.3.3		Secured funding									
130	1.4	4	Total funding									
140	1.4.1		Retail deposits									
150	1.4.2		Unsecured wholesale deposits									
160	1.4.3		Secured funding									
170	1.5	5	Total funding									
180	1.5.1		Retail deposits									
190	1.5.2		Unsecured wholesale deposits									
200	1.5.3		Secured funding									

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
210	1.6	6	Total funding												
220	1.6.1		Retail deposits												
230	1.6.2		Unsecured wholesale deposits												
240	1.6.3		Secured funding												
250	1.7	7	Total funding												
260	1.7.1		Retail deposits												
270	1.7.2		Unsecured wholesale deposits												
280	1.7.3		Secured funding												
290	1.8	8	Total funding												
300	1.8.1		Retail deposits												
310	1.8.2		Unsecured wholesale deposits												
320	1.8.3		Secured funding												



				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
210	1.6	6	Total funding												
220	1.6.1		Retail deposits												
230	1.6.2		Unsecured wholesale deposits												
240	1.6.3		Secured funding												
250	1.7	7	Total funding												
260	1.7.1		Retail deposits												
270	1.7.2		Unsecured wholesale deposits												
280	1.7.3		Secured funding												
290	1.8	8	Total funding												
300	1.8.1		Retail deposits												
310	1.8.2		Unsecured wholesale deposits												
320	1.8.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
210	1.6	6	Total funding									
220	1.6.1		Retail deposits									
230	1.6.2		Unsecured wholesale deposits									
240	1.6.3		Secured funding									
250	1.7	7	Total funding									
260	1.7.1		Retail deposits									
270	1.7.2		Unsecured wholesale deposits									
280	1.7.3		Secured funding									
290	1.8	8	Total funding									
300	1.8.1		Retail deposits									
310	1.8.2		Unsecured wholesale deposits									
320	1.8.3		Secured funding									

				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
330	1.9	9	Total funding												
340	1.9.1		Retail deposits												
350	1.9.2		Unsecured wholesale deposits												
360	1.9.3		Secured funding												
370	1.10	10	Total funding												
380	1.10.1		Retail deposits												
390	1.10.2		Unsecured wholesale deposits												
400	1.10.3		Secured funding												
410	1.11	11	Total funding												
420	1.11.1		Retail deposits												
430	1.11.2		Unsecured wholesale deposits												
440	1.11.3		Secured funding												

Roll-over of funding															
Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				130	140	150	160	170	180	190	200	210	220	230	240
330	1.9	9	Total funding												
340	1.9.1		Retail deposits												
350	1.9.2		Unsecured wholesale deposits												
360	1.9.3		Secured funding												
370	1.10	10	Total funding												
380	1.10.1		Retail deposits												
390	1.10.2		Unsecured wholesale deposits												
400	1.10.3		Secured funding												
410	1.11	11	Total funding												
420	1.11.1		Retail deposits												
430	1.11.2		Unsecured wholesale deposits												
440	1.11.3		Secured funding												

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280		290	300	310	320
330	1.9	9	Total funding									
340	1.9.1		Retail deposits									
350	1.9.2		Unsecured wholesale deposits									
360	1.9.3		Secured funding									
370	1.10	10	Total funding									
380	1.10.1		Retail deposits									
390	1.10.2		Unsecured wholesale deposits									
400	1.10.3		Secured funding									
410	1.11	11	Total funding									
420	1.11.1		Retail deposits									
430	1.11.2		Unsecured wholesale deposits									
440	1.11.3		Secured funding									

▼M4

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
450	1.12	12	Total funding												
460	1.12.1		Retail deposits												
470	1.12.2		Unsecured wholesale deposits												
480	1.12.3		Secured funding												
490	1.13	13	Total funding												
500	1.13.1		Retail deposits												
510	1.13.2		Unsecured wholesale deposits												
520	1.13.3		Secured funding												
530	1.14	14	Total funding												
540	1.14.1		Retail deposits												
550	1.14.2		Unsecured wholesale deposits												
560	1.14.3		Secured funding												

Roll-over of funding															
Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				130	140	150	160	170	180	190	200	210	220	230	240
450	1.12	12	Total funding												
460	1.12.1		Retail deposits												
470	1.12.2		Unsecured wholesale deposits												
480	1.12.3		Secured funding												
490	1.13	13	Total funding												
500	1.13.1		Retail deposits												
510	1.13.2		Unsecured wholesale deposits												
520	1.13.3		Secured funding												
530	1.14	14	Total funding												
540	1.14.1		Retail deposits												
550	1.14.2		Unsecured wholesale deposits												
560	1.14.3		Secured funding												

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
450	1.12	12	Total funding									
460	1.12.1		Retail deposits									
470	1.12.2		Unsecured wholesale deposits									
480	1.12.3		Secured funding									
490	1.13	13	Total funding									
500	1.13.1		Retail deposits									
510	1.13.2		Unsecured wholesale deposits									
520	1.13.3		Secured funding									
530	1.14	14	Total funding									
540	1.14.1		Retail deposits									
550	1.14.2		Unsecured wholesale deposits									
560	1.14.3		Secured funding									



Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
570	1.15	15	Total funding												
580	1.15.1		Retail deposits												
590	1.15.2		Unsecured wholesale deposits												
600	1.15.3		Secured funding												
610	1.16	16	Total funding												
620	1.16.1		Retail deposits												
630	1.16.2		Unsecured wholesale deposits												
640	1.16.3		Secured funding												
650	1.17	17	Total funding												
660	1.17.1		Retail deposits												
670	1.17.2		Unsecured wholesale deposits												
680	1.17.3		Secured funding												

Roll-over of funding															
Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				130	140	150	160	170	180	190	200	210	220	230	240
570	1.15	15	Total funding												
580	1.15.1		Retail deposits												
590	1.15.2		Unsecured wholesale deposits												
600	1.15.3		Secured funding												
610	1.16	16	Total funding												
620	1.16.1		Retail deposits												
630	1.16.2		Unsecured wholesale deposits												
640	1.16.3		Secured funding												
650	1.17	17	Total funding												
660	1.17.1		Retail deposits												
670	1.17.2		Unsecured wholesale deposits												
680	1.17.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
570	1.15	15	Total funding									
580	1.15.1		Retail deposits									
590	1.15.2		Unsecured wholesale deposits									
600	1.15.3		Secured funding									
610	1.16	16	Total funding									
620	1.16.1		Retail deposits									
630	1.16.2		Unsecured wholesale deposits									
640	1.16.3		Secured funding									
650	1.17	17	Total funding									
660	1.17.1		Retail deposits									
670	1.17.2		Unsecured wholesale deposits									
680	1.17.3		Secured funding									

				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
690	1.18	18	Total funding												
700	1.18.1		Retail deposits												
710	1.18.2		Unsecured wholesale deposits												
720	1.18.3		Secured funding												
730	1.19	19	Total funding												
740	1.19.1		Retail deposits												
750	1.19.2		Unsecured wholesale deposits												
760	1.19.3		Secured funding												
770	1.20	20	Total funding												
780	1.20.1		Retail deposits												
790	1.20.2		Unsecured wholesale deposits												
800	1.20.3		Secured funding												

Roll-over of funding															
Row	ID	Day	Item	>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				130	140	150	160	170	180	190	200	210	220	230	240
690	1.18	18	Total funding												
700	1.18.1		Retail deposits												
710	1.18.2		Unsecured wholesale deposits												
720	1.18.3		Secured funding												
730	1.19	19	Total funding												
740	1.19.1		Retail deposits												
750	1.19.2		Unsecured wholesale deposits												
760	1.19.3		Secured funding												
770	1.20	20	Total funding												
780	1.20.1		Retail deposits												
790	1.20.2		Unsecured wholesale deposits												
800	1.20.3		Secured funding												

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280		290	300	310	320
690	1.18	18	Total funding									
700	1.18.1		Retail deposits									
710	1.18.2		Unsecured wholesale deposits									
720	1.18.3		Secured funding									
730	1.19	19	Total funding									
740	1.19.1		Retail deposits									
750	1.19.2		Unsecured wholesale deposits									
760	1.19.3		Secured funding									
770	1.20	20	Total funding									
780	1.20.1		Retail deposits									
790	1.20.2		Unsecured wholesale deposits									
800	1.20.3		Secured funding									

				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
810	1.21	21	Total funding												
820	1.21.1		Retail deposits												
830	1.21.2		Unsecured wholesale deposits												
840	1.21.3		Secured funding												
850	1.22	22	Total funding												
860	1.22.1		Retail deposits												
870	1.22.2		Unsecured wholesale deposits												
880	1.22.3		Secured funding												
890	1.23	23	Total funding												
900	1.23.1		Retail deposits												
910	1.23.2		Unsecured wholesale deposits												
920	1.23.3		Secured funding												

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
810	1.21	21	Total funding												
820	1.21.1		Retail deposits												
830	1.21.2		Unsecured wholesale deposits												
840	1.21.3		Secured funding												
850	1.22	22	Total funding												
860	1.22.1		Retail deposits												
870	1.22.2		Unsecured wholesale deposits												
880	1.22.3		Secured funding												
890	1.23	23	Total funding												
900	1.23.1		Retail deposits												
910	1.23.2		Unsecured wholesale deposits												
920	1.23.3		Secured funding												



▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
810	1.21	21	Total funding									
820	1.21.1		Retail deposits									
830	1.21.2		Unsecured wholesale deposits									
840	1.21.3		Secured funding									
850	1.22	22	Total funding									
860	1.22.1		Retail deposits									
870	1.22.2		Unsecured wholesale deposits									
880	1.22.3		Secured funding									
890	1.23	23	Total funding									
900	1.23.1		Retail deposits									
910	1.23.2		Unsecured wholesale deposits									
920	1.23.3		Secured funding									

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
930	1.24	24	Total funding												
940	1.24.1		Retail deposits												
950	1.24.2		Unsecured wholesale deposits												
960	1.24.3		Secured funding												
970	1.25	25	Total funding												
980	1.25.1		Retail deposits												
990	1.25.2		Unsecured wholesale deposits												
1000	1.25.3		Secured funding												
1010	1.26	26	Total funding												
1020	1.26.1		Retail deposits												
1030	1.26.2		Unsecured wholesale deposits												
1040	1.26.3		Secured funding												

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
930	1.24	24	Total funding												
940	1.24.1		Retail deposits												
950	1.24.2		Unsecured wholesale deposits												
960	1.24.3		Secured funding												
970	1.25	25	Total funding												
980	1.25.1		Retail deposits												
990	1.25.2		Unsecured wholesale deposits												
1000	1.25.3		Secured funding												
1010	1.26	26	Total funding												
1020	1.26.1		Retail deposits												
1030	1.26.2		Unsecured wholesale deposits												
1040	1.26.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280		290	300	310	320
930	1.24	24	Total funding									
940	1.24.1		Retail deposits									
950	1.24.2		Unsecured wholesale deposits									
960	1.24.3		Secured funding									
970	1.25	25	Total funding									
980	1.25.1		Retail deposits									
990	1.25.2		Unsecured wholesale deposits									
1000	1.25.3		Secured funding									
1010	1.26	26	Total funding									
1020	1.26.1		Retail deposits									
1030	1.26.2		Unsecured wholesale deposits									
1040	1.26.3		Secured funding									

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
1050	1.27	27	Total funding												
1060	1.27.1		Retail deposits												
1070	1.27.2		Unsecured wholesale deposits												
1080	1.27.3		Secured funding												
1090	1.28	28	Total funding												
1100	1.28.1		Retail deposits												
1110	1.28.2		Unsecured wholesale deposits												
1120	1.28.3		Secured funding												
1130	1.29	29	Total funding												
1140	1.29.1		Retail deposits												
1150	1.29.2		Unsecured wholesale deposits												
1160	1.29.3		Secured funding												

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
1050	1.27	27	Total funding												
1060	1.27.1		Retail deposits												
1070	1.27.2		Unsecured wholesale deposits												
1080	1.27.3		Secured funding												
1090	1.28	28	Total funding												
1100	1.28.1		Retail deposits												
1110	1.28.2		Unsecured wholesale deposits												
1120	1.28.3		Secured funding												
1130	1.29	29	Total funding												
1140	1.29.1		Retail deposits												
1150	1.29.2		Unsecured wholesale deposits												
1160	1.29.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
1050	1.27	27	Total funding									
1060	1.27.1		Retail deposits									
1070	1.27.2		Unsecured wholesale deposits									
1080	1.27.3		Secured funding									
1090	1.28	28	Total funding									
1100	1.28.1		Retail deposits									
1110	1.28.2		Unsecured wholesale deposits									
1120	1.28.3		Secured funding									
1130	1.29	29	Total funding									
1140	1.29.1		Retail deposits									
1150	1.29.2		Unsecured wholesale deposits									
1160	1.29.3		Secured funding									

▼ M4

Roll-over of funding															
Row	ID	Day	Item	Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
1170	1.30	30	Total funding												
1180	1.30.1		Retail deposits												
1190	1.30.2		Unsecured wholesale deposits												
1200	1.30.3		Secured funding												
1210	1.31	31	Total funding												
1220	1.31.1		Retail deposits												
1230	1.31.2		Unsecured wholesale deposits												
1240	1.31.3		Secured funding												



▼ M4

				Roll-over of funding											
				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
1170	1.30	30	Total funding												
1180	1.30.1		Retail deposits												
1190	1.30.2		Unsecured wholesale deposits												
1200	1.30.3		Secured funding												
1210	1.31	31	Total funding												
1220	1.31.1		Retail deposits												
1230	1.31.2		Unsecured wholesale deposits												
1240	1.31.3		Secured funding												

▼ M4

Roll-over of funding												
Row	ID	Day	Item	>6 Months				Total net cashflows	Average Term (days)			
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term	Total Funding Profile
				250	260	270	280	290	300	310	320	330
1170	1.30	30	Total funding									
1180	1.30.1		Retail deposits									
1190	1.30.2		Unsecured wholesale deposits									
1200	1.30.3		Secured funding									
1210	1.31	31	Total funding									
1220	1.31.1		Retail deposits									
1230	1.31.2		Unsecured wholesale deposits									
1240	1.31.3		Secured funding									

▼ **M4***ANNEX XIX***INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII**

1. Additional Monitoring Tools
  - 1.1. General remarks
    1. The summary templates contained in Annex XVIII is designed to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding.
  - 1.2. Concentration of funding by counterparty (C 67.00)
    1. This template seeks to collect information about the reporting institutions' concentration of funding by counterparty.
    2. For the purpose of completing this template:
      - (a) Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EC) No 575/2013 [CRR] from which funding obtained from each counterparty exceeds a threshold of 1 % of total liabilities in the sublines of section 1 of the template. Thus, the counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty which is above the 1 % threshold as at the reporting date; item 1.02 shall be the second largest above the 1 % threshold; and so on.
      - (b) Institutions shall report the total of all other remaining liabilities in section 2.
      - (c) The totals of section 1 and section 2 shall equal an institution's total liabilities as per its balance sheet reported under the financial reporting framework (FINREP).
  3. For each counterparty, institutions shall record the following components:
    - (a) counterparty name;
    - (b) LEI code;
    - (c) counterparty sector;
    - (d) residence of the counterparty;
    - (e) product type;
    - (f) amount received;
    - (g) weighted average initial maturity; and
    - (h) weighted average residual maturity

These components are explained in more detail in the table below.
  4. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Separate information shall be reported to the competent authority explaining the breakdown of funding received for the top 5 products by product type.

▼ **M4**

5. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities (i.e. is the custodian bank) it should consider that amount for reporting the concentration of counterparties. When there is no information available on the holder of securities the corresponding amount does not have to be reported.
6. Instructions concerning specific columns:

Column	Legal references and instructions
010	<p><b>Counterparty Name</b></p> <p>The name of each counterparty from which funding obtained exceeds 1 % of total liabilities shall be recorded in column 010 in descending order, that is, in order of size of funding obtained.</p> <p>The counterparty name recorded shall be the legal entity title of the company from which the funding is derived including any company type references such as SA (<i>Société anonyme</i> in France), Plc. (public limited company in the UK), or AG (<i>Aktiengesellschaft</i> in Germany).</p>
020	<p><b>LEI Code</b></p> <p>The legal entity identifier code of the counterparty.</p>
030	<p><b>Counterparty Sector</b></p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes:</p> <p>(i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Counterparty</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum').</p> <p>For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b></p> <p>Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received (or in which the largest proportion of funding was received for mixed product types) using the following codes indicated in bold:</p> <p><b>UWF</b> (unsecured wholesale funding obtained from financial customers including interbank money)</p> <p><b>UWNF</b> (unsecured wholesale funding obtained from non-financial customers)</p> <p><b>REPO</b> (funding obtained from repurchase agreements as defined in Article 4(1) (82) of CRR)</p> <p><b>CB</b> (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of CRR OR Article 52(4) of Directive 2009/65/EC)</p> <p><b>ABS</b> (funding obtained from asset backed security issuance including asset backed commercial paper)</p> <p><b>IGCP</b> (funding obtained from intragroup counterparties)</p>

▼ **M4**

Column	Legal references and instructions
060	<p><b>Amount Received</b></p> <p>The total amount of funding received from counterparties reported in column 010 shall be recorded in column 060.</p>
070	<p><b>Weighted average initial maturity</b></p> <p>For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average initial maturity (in days) for that funding shall be recorded in column 070.</p> <p>Weighted average initial maturity is the average initial maturity (in days) of the funding received from that counterparty based on the size of different amounts of funding received to total funding received.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>EUR 1 billion received from counterparty A with an initial maturity of 180 days.</li> <li>EUR 0,5 billion received from counterparty A with an initial maturity of 360 days.</li> </ol> <p>Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days</p> <p>Weighted average initial maturity = 240 days</p>
080	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average residual maturity (in days) for that funding shall be recorded in column 080.</p> <p>Weighted average residual maturity is the average maturity (in days) of the funding received from that counterparty left based on the size of different amounts of funding received to total funding received.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>EUR 1 billion received from counterparty A with 60 days residual maturity left.</li> <li>EUR 0.5 billion received from counterparty A with 180 days residual maturity left.</li> </ol> <p>Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days</p> <p>Weighted average residual maturity = 100 days</p>

## 1.3. Concentration of funding by product type (C 68.00)

- This template seeks to collect information about the reporting institutions' concentration of funding by product type, broken down into the following funding types:

## 1. Retail funding;

## (a) Sight deposits;

## (b) Fixed term deposits less or equal than 30 days

▼ **M4**

- (c) Fixed term deposits greater than 30 days;
    - (i) With a penalty for early withdrawal significantly greater than the loss of interest;
    - (ii) Without a penalty for early withdrawal which is significantly greater than the loss of interest;
  - (d) Savings accounts;
    - (i) With a notice period for withdrawal greater than 30 days;
    - (ii) Without a notice period for withdrawal which is greater than 30 days;
2. Wholesale funding;
- (a) Unsecured wholesale funding;
    - (i) of which financial customers
    - (ii) of which non-financial customers
    - (iii) of which from intra-group entities
  - (b) Secured wholesale funding;
    - (i) of which repurchase agreements
    - (ii) of which covered bond issuance
    - (iii) of which asset backed security issuance
    - (iv) of which from intra-group entities
2. For the purpose of completing this template institutions shall report the total amount of funding received from each product category, which exceeds a threshold of 1 % of total liabilities.
3. For each product type, institutions shall record the following components:
- (a) total amount received;
  - (b) amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country;
  - (c) amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country;
  - (d) weighted average initial maturity; and
  - (e) weighted average residual maturity.

These components are explained in more detail in the table below.

4. For the purpose of determining those product types from which funding obtained is greater than 1 % of total liabilities threshold, the currency is irrelevant.
5. Instructions concerning specific columns:

Column	Legal references and instructions
010	<p><b>Total amount received</b></p> <p>Total amount of funding received for each of the product categories listed in the 'Product name' column shall be reported in column 010 of the template in one combined reporting currency.</p>

▼ M4

Column	Legal references and instructions
020	<p><b>Amount covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p> <p>Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.</p>
030	<p><b>Amount not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is <u>not</u> covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p> <p>Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.</p>
040	<p><b>Weighted average initial maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average initial maturity (in days) for that funding shall be recorded in column 040.</p> <p>Weighted average initial maturity is the average initial maturity (in days) of the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>EUR 1 billion received from counterparty A as a result of issuing product X with an initial maturity of 180 days.</li> <li>EUR 0,5 billion received from counterparty B as a result of issuing product X with an initial maturity of 360 days.</li> </ol> <p>Weighted average initial maturity = (EUR 1 billion/EUR 1,5 billion) * 180 days + (EUR 0,5 billion/EUR 1,5 billion) * 360 days</p> <p>Weighted average initial maturity = 240 days</p>
050	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050.</p> <p>Weighted average residual maturity is the average maturity (in days) left on the funding received from each and every counterparty as a result of the issuance of a specified product, to total funding received from the issuance of that product.</p> <p>For example:</p> <ol style="list-style-type: none"> <li>EUR 1 billion received from counterparty A as a result of issuing product X with 60 days residual maturity left.</li> <li>EUR 0,5 billion received from counterparty B as a result of issuing product X with 180 days residual maturity left.</li> </ol> <p>Weighted average residual maturity = (EUR 1 billion/EUR 1,5 billion) * 60 days + (EUR 0,5 billion/EUR 1,5 billion) * 180 days</p> <p>Weighted average residual maturity = 100 days</p>

**▼ M4**

- 1.4. Prices for Various Lengths of Funding (C 69.00)
1. This template seeks to collect information about the average transaction volume and prices paid by institutions for funding with the following maturities:
    - (a) Overnight (columns 010 and 020)
    - (b) 1 week (columns 030 and 040)
    - (c) 1 month (columns 050 and 060)
    - (d) 3 months (columns 070 and 080)
    - (e) 6 months (columns 090 and 100)
    - (f) 1 year (columns 110 and 120)
    - (g) 2 years (columns 130 and 140)
    - (h) 5 years (columns 150 and 160)
    - (i) 10 years (columns 170 and 180)
  2. For the purpose of determining the maturity of funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).
  3. The spread reported in the left hand column of each time bucket shall be one of the following:
    1. the spread payable by the firm for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;
    2. the spread payable by the firm at issuance for liabilities greater than one year, were they to be swapped to the relevant benchmark overnight index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.
  4. Spread shall be reported in basis points (bp) and calculated on a weighted average basis. For example:
    1. EUR 1 billion of funding received or offered by counterparty A with a spread 200 bp above the prevailing EURIBOR rate.
    2. EUR 0,5 billion of funding received or offered by counterparty B with a spread 150 bp above the prevailing EURIBOR rate.
$$\text{Weighted average spread} = (\text{EUR 1 billion}/\text{EUR 1,5 billion}) * 200 \text{ bp} + (\text{EUR 0.5 billion}/\text{EUR 1,5 billion}) * 150 \text{ bp}$$

$$\text{Weighted average spread} = 183 \text{ bp}$$
  5. For the purposes of calculating the average spread payable, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but include any premium or discount and fees payable or receivable, taking as basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread is the liability rate minus the swap rate.



▼ **M4**

6. The net amount of funding obtained for the funding categories listed in the 'Item' column shall be reported in the 'volume' column of the applicable time bucket. For example, for the funding in point 4 above, this would be EUR 1 500 000.
7. Where there is nothing to report, spreads shall be left empty.
8. Instructions concerning specific rows:

Row	Legal references and instructions
010	<p><b>1 Total Funding</b></p> <p>Total volume and weighted average spread of all funding obtained for the following lengths:</p> <p>(a) Overnight (columns 010 and 020)</p> <p>(b) 1 week (columns 030 ad 040)</p> <p>(c) 1 month (columns 050 and 060)</p> <p>(d) 3 months (columns 070 and 080)</p> <p>(e) 6 months (columns 090 and 100)</p> <p>(f) 1 year (columns 110 and 120)</p> <p>(g) 2 years (columns 130 and 140)</p> <p>(h) 5 years (columns 150 and 160)</p> <p>(i) 10 years (columns 170 and 180)</p>
020	<p><b>1.1 of which: Retail deposits</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of retail deposits obtained.</p>
030	<p><b>1.2 of which: Unsecured wholesale deposits</b></p> <p>Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale deposits obtained</p>
040	<p><b>1.3 of which: Secured funding</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.</p>
050	<p><b>1.4 of which: Senior unsecured securities</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.</p>
060	<p><b>1.5 of which: Covered bonds</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.</p>
070	<p><b>1.6 of which: Asset backed securities including ABCP</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.</p>

**▼ M4**

- 1.5. Roll-over of funding (C 70.00)
1. This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. 'roll-over of funding' on a daily basis over a monthly time horizon.
  2. Institutions shall report the funding they have maturing in the following time buckets:
    - (a) Overnight (columns 010 to 040)
    - (b) Between 1 day and 7 days (columns 050 to 080)
    - (c) Between 7 days and 14 days (columns 090 to 120)
    - (d) Between 14 days and 1 month (columns 130 to 160)
    - (e) Between 1 month and 3 months (columns 170 to 200)
    - (f) Between 3 months and 6 months (columns 210 to 240)
    - (g) Maturing greater than 6 months (columns 250 to 280)
  3. For each time bucket as described in point 2 above, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the 'Roll over' column, new funds obtained shall be reported in the 'New Funds' column and the net difference (i.e. new funds + roll over — maturing) shall be reported in the right-hand column.
  4. Total net cashflows shall be reported in column 290 and shall equal the sum of all 'Net' columns (i.e. 040 + 080 + 120 + 160 + 200 + 240 + 280).
  5. The average term of funding (in days) for maturing term funds shall be reported in column 300.
  6. The average term of funding (in days) of funds rolled over shall be reported in column 310
  7. The average term of funding (in days) for new term funds shall be reported in column 320.
  8. The average term of funding (in days) for the total funding profile shall be reported in column 330.
  9. Instructions concerning specific rows:

Column	Legal references and instructions
010 to 040	<p><b>Overnight</b></p> <p>The total amount of funding maturing on a daily basis shall be reported in column 010 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 020 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on a daily basis shall be reported in column 030 of line item 1.1-1.31.</p> <p>The net difference between maturing daily funding and new daily funding obtained shall be reported in column 040 of line item 1.1-1.31.</p>

▼ **M4**

Column	Legal references and instructions
050 to 080	<p><b>&gt; 1 day ≤ 7 days</b></p> <p>The total amount of funding maturing between one day and one week shall be reported in column 050 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 060 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration between one day and one week shall be reported in column 70 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 080 of line item 1.1-1.31.</p>
090 to 120	<p><b>&gt; 7days ≤ 14 days</b></p> <p>The total amount of funding maturing between one week and two weeks shall be reported in column 090 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 100 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration between one week and two weeks shall be reported in column 110 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 120 of line item 1.1-1.31.</p>
130 to 160	<p><b>&gt; 14 days ≤ 1 month</b></p> <p>The total amount of funding maturing between two weeks and one month shall be reported in column 130 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 140 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration between two weeks and one month shall be reported in column 150 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 160 of line item 1.1-1.31.</p>
170 to 200	<p><b>&gt; 1 Month ≤ 3 Months</b></p> <p>The total amount of funding maturing between one month and three months shall be reported in column 170 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 180 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration between one month and three months shall be reported in column 190 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 200 of line item 1.1-1.31.</p>

▼ **M4**

Column	Legal references and instructions
210 to 240	<p><b>&gt; 3 Months ≤ 6 Months</b></p> <p>The total amount of funding maturing between three months and six months shall be reported in column 210 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 220 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration between three months and six months shall be reported in column 230 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 240 of line item 1.1-1.31.</p>
250 to 280	<p><b>&gt; 6 Months</b></p> <p>The total amount of funding maturing beyond six months shall be reported in column 250 of line item 1.1-1.31. For months with less than 31 days, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on a daily basis shall be reported in column 260 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained for a duration beyond six months shall be reported in column 270 of line item 1.1-1.31.</p> <p>The net difference between maturing funding and new funding obtained shall be reported in column 280 of line item 1.1-1.31.</p>
290	<p><b>Total net cash flows</b></p> <p>The total net cash flows equal to the sum of all 'Net' columns (i.e. 040 + 080 + 120 + 160 + 200 + 240 + 280) shall be reported in column 290.</p>
300 to 330	<p><b>Average Term (days)</b></p> <p>The weighted average term (in days) of all funds maturing shall be reported in column 300. The weighted average term (in days) of all funds rolled over shall be reported in column 310, the weighted average term (in days) of all new funds shall be reported in column 320 and the weighted average term (in days) for the total funding profile shall be reported in column 330.</p>

## ADDITIONAL LIQUIDITY MONITORING METRICS UNDER ARTICLE 415(3)(b) OF REGULATION (EU) No 575/2013

ALMM TEMPLATES		
Template number	Template code	Name of the template /group of templates
		<b>CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES</b>
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/COUNTERPARTY

## C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER/COUNTERPARTY

z-axis

Total and significant currencies

Concentration of counterbalancing capacity by issuer/counterparty										
Row	ID	Issuer/ Counterparty Name	LEI code	Issuer/ Counterparty Sector	Residence of Issuer/ Counterparty	Product Type	Currency	Credit quality step	MtM value/ nominal	Collateral value CB-eligible
		010	020	030	040	050	060	070	080	090
010	<b>1. TOP TEN ISSUERS/COUNTERPARTIES</b>									
020	1,01									
030	1,02									
040	1,03									

▼ M4

Concentration of counterbalancing capacity by issuer/counterparty										
		Issuer/ Counterparty Name	LEI code	Issuer/ Counterparty Sector	Residence of Issuer/ Counterparty	Product Type	Currency	Credit quality step	MtM value/ nominal	Collateral value CB-eligible
Row	ID	010	020	030	040	050	060	070	080	090
050	1,04									
060	1,05									
070	1,06									
080	1,07									
090	1,08									
100	1,09									
110	1,10									
120	<b>2. ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY</b>									

▼ **M4**

## ANNEX XXI

**INSTRUCTIONS FOR COMPLETING THE CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATE (C 71.00) OF ANNEX XXII***Concentration of Counterbalancing Capacity by issuer/counterparty (CCC)  
(C 71.00)*

This template seeks to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose. Counterbalancing capacity represents the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential funding gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.

Column	Legal references and instructions
010	<p><b>Issuer/Counterparty Name</b></p> <p>The name of the top ten issuers/counterparties of unencumbered assets or undrawn committed liquidity lines granted to the institution shall be recorded in column 010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on.</p> <p>The issuer/counterparty name recorded shall be the legal entity title of the company which has issued the assets, or has granted the liquidity lines, including any company type references, e.g. SA (Société anonyme in France), Plc. (public limited company in the UK), or AG (Aktiengesellschaft in Germany) etc.</p>
020	<p><b>LEI code</b></p> <p>The legal entity identifier code of the counterparty.</p>
030	<p><b>Issuer/Counterparty Sector</b></p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) Households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Issuer/Counterparty</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, <u>available in the last edition of the Eurostat's 'Balance of Payments Vademecum'</u>).</p> <p>For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b></p> <p>Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold:</p> <p><b>SrB</b> (Senior Bond)</p> <p><b>SubB</b> (Subordinated Bond)</p> <p><b>CP</b> (Commercial Paper)</p> <p><b>CB</b> (Covered Bonds)</p>

▼ **M4**

Column	Legal references and instructions
	<p><b>US</b> (UCITS-security, i.e. financial instruments representing a share in or a security issued by an Undertaking for Collective Investments of transferable securities)</p> <p><b>ABS</b> (Asset Backed Security)</p> <p><b>CrCI</b> (Credit Claim)</p> <p><b>Eq</b> (Equity listed on a recognized exchange, not self-issued or issued by a financial institution)</p> <p><b>Gold</b></p> <p><b>LiqL</b> (Undrawn committed liquidity line granted to the institution)</p> <p><b>OPT</b> (Other product type)</p>
060	<p><b>Currency</b></p> <p>Issuers/counterparties recorded in column 010 shall be assigned a currency ISO code in column 060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution. The three-letter currency unit code according to ISO 4217 shall be reported.</p>
070	<p><b>Credit quality step</b></p> <p>Issuers/counterparties recorded in column 010 shall be assigned the appropriate credit quality step according to REGULATION 575/2013, consistent with the items reported in the maturity ladder.</p>
080	<p><b>MtM value/nominal</b></p> <p>The market value or fair value of the assets, or — if applicable — the nominal value of the undrawn liquidity line granted to the institution.</p>
090	<p><b>Collateral value CB-eligible</b></p> <p>The collateral value according to the central bank rules for standing facilities for the specific assets if they are used as collateral against credit received from the central bank.</p> <p>For assets denominated in a currency included in the ITS issued under Article 416(5) Regulation (EC) No 575/2013 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>



▼ M5

▼ C2

▼ M5

ANNEX XXIV

REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
<b>LIQUIDITY COVERAGE TEMPLATES</b>		
		<b>PART I — LIQUID ASSETS</b>
72	C 72.00	LIQUIDITY COVERAGE — LIQUID ASSETS
		<b>PART II — OUTFLOWS</b>
73	C 73.00	LIQUIDITY COVERAGE — OUTFLOWS
		<b>PART III — INFLOWS</b>
74	C 74.00	LIQUIDITY COVERAGE — INFLOWS
		<b>PART IV — COLLATERAL SWAPS</b>
75	C 75.00	LIQUIDITY COVERAGE — COLLATERAL SWAPS
		<b>PART V — CALCULATIONS</b>
76	C 76.00	LIQUIDITY COVERAGE — CALCULATIONS

## C 72.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

Currency

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
010	1	<b>TOTAL UNADJUSTED LIQUID ASSETS</b>				
020	1.1	<b>Total unadjusted level 1 assets</b>				
030	1.1.1	Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
040	1.1.1.1	Coins and banknotes		1,00		
050	1.1.1.2	Withdrawable central bank reserves		1,00		
060	1.1.1.3	Central bank assets		1,00		
070	1.1.1.4	Central government assets		1,00		
080	1.1.1.5	Regional government/local authorities assets		1,00		
090	1.1.1.6	Public Sector Entity assets		1,00		
100	1.1.1.7	Recognisable domestic and foreign currency central government and central bank assets		1,00		
110	1.1.1.8	Credit institution (protected by Member State government, promotional lender) assets		1,00		

## ▼ M5

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
120	1.1.1.9	Multilateral development bank and international organisations assets		1,00		
130	1.1.1.10	Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure		1,00		
140	1.1.1.11	Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds		0,95		
150	1.1.1.12	Alternative Liquidity Approaches: Central bank credit facility		1,00		
160	1.1.1.13	Central institutions: Level 1 assets excl. EHQ CB which are considered liquid assets for the depositing credit institution				
170	1.1.1.14	Alternative Liquidity Approaches: Inclusion of Level 2A assets recognised as Level 1		0,80		
180	1.1.2	Total unadjusted LEVEL 1 extremely high quality covered bonds				
190	1.1.2.1	Extremely high quality covered bonds		0,93		
200	1.1.2.2	Qualifying CIU shares/units: underlying is extremely high quality covered bonds		0,88		

## ▼ M5

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
210	1.1.2.3	Central institutions: Level 1 EHQ covered bonds which are considered liquid assets for the depositing credit institution				
220	1.2	<b>Total unadjusted level 2 assets</b>				
230	1.2.1	Total unadjusted LEVEL 2A assets				
240	1.2.1.1	Regional government/local authorities or Public Sector Entity assets (Member State, RW20 %)		0,85		
250	1.2.1.2	Central bank or central/regional government or local authorities or Public Sector Entity assets (Third Country, RW20 %)		0,85		
260	1.2.1.3	High quality covered bonds (CQS2)		0,85		
270	1.2.1.4	High quality covered bonds (Third Country, CQS1)		0,85		
280	1.2.1.5	Corporate debt securities (CQS1)		0,85		
290	1.2.1.6	Qualifying CIU shares/units: underlying is Level 2A assets		0,80		
300	1.2.1.7	Central institutions: Level 2A assets which are considered liquid assets for the depositing credit institution				

## ▼ M5

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
310	1.2.2	Total unadjusted LEVEL 2B assets				
320	1.2.2.1	Asset-backed securities (residential, CQS1)		0,75		
330	1.2.2.2	Asset-backed securities (auto, CQS1)		0,75		
340	1.2.2.3	High quality covered bonds (RW35 %)		0,70		
350	1.2.2.4	Asset-backed securities (commercial or individuals, Member State, CQS1)		0,65		
360	1.2.2.5	Corporate debt securities (CQS2/3)		0,50		
370	1.2.2.6	Corporate debt securities — non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)		0,50		
380	1.2.2.7	Shares (major stock index)		0,50		
390	1.2.2.8	Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,50		
400	1.2.2.9	Restricted-use central bank committed liquidity facilities		1,00		
410	1.2.2.10	Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)		0,70		

## ▼ M5

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
420	1.2.2.11	Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)		0,65		
430	1.2.2.12	Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)		0,60		
440	1.2.2.13	Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,45		
450	1.2.2.14	Deposits by network member with central institution (no obligated investment)		0,75		
460	1.2.2.15	Liquidity funding available to network member from central institution (non-specified collateralisation)		0,75		
470	1.2.2.16	Central institutions: Level 2B assets which are considered liquid assets for the depositing credit institution				
<b>MEMORANDUM ITEMS</b>						
480	2	<b>Alternative Liquidity Approaches: Additional Level 1/2A/2B assets included due to currency consistency not applying for ALA reasons</b>				

▼ **M5**

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
490	3	Deposits by network member with central institution (obligated investment in Level 1 excl. EHQ CB)				
500	4	Deposits by network member with central institution (obligated investment in Level 1 EHQ CB assets)				
510	5	Deposits by network member with central institution (obligated investment in Level 2A assets)				
520	6	Deposits by network member with central institution (obligated investment in Level 2B assets)				
530	7	Adjustments made to assets due to net liquidity outflows from early close-out of hedges				
540	8	Adjustments made to assets due to net liquidity inflows from early close-out of hedges				
550	9	Member State-sponsored guaranteed bank assets subject to grandfathering				
560	10	Member State-sponsored impaired asset management agencies subject to transitional provision				
570	11	Securitisations backed by residential loans subject to transitional provision				

▼ M5

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value according to Article 9
			010	020	030	040
580	12	Level 1/2A/2B assets excluded due to currency reasons				
590	13	Level 1/2A/2B assets excluded for operational reasons except for currency reasons				
600	14	Level 1 Non-interest bearing assets (held by credit institutions for religious reasons)				
610	15	Level 2A Non-interest bearing assets (held by credit institutions for religious reasons)				



## C 73.00 — LIQUIDITY COVERAGE — OUTFLOWS

Currency

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
010	1	<b>OUTFLOWS</b>						
020	1.1	<b>Outflows from unsecured transactions/deposits</b>						
030	1.1.1	Retail deposits						
040	1.1.1.1	deposits where the payout has been agreed within the following 30 days				1,00		
050	1.1.1.2	deposits subject to higher outflows						
060	1.1.1.2.1	category 1				0,10-0,15		
070	1.1.1.2.2	category 2				0,15-0,20		
080	1.1.1.3	stable deposits				0,05		
090	1.1.1.4	derogated stable deposits				0,03		
100	1.1.1.5	deposits in third countries where a higher outflow is applied						
110	1.1.1.6	other retail deposits				0,10		
120	1.1.2	Operational deposits						
130	1.1.2.1	maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship						

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
140	1.1.2.1.1	covered by DGS				0,05		
150	1.1.2.1.2	not covered by DGS				0,25		
160	1.1.2.2	maintained in the context of IPS or a cooperative network						
170	1.1.2.2.1	not treated as liquid assets for the depositing institution				0,25		
180	1.1.2.2.2	treated as liquid assets for the depositing credit institution				1,00		
190	1.1.2.3	maintained in the context of an established operational relationship (other) with non-financial customers				0,25		
200	1.1.2.4	maintained to obtain cash clearing and central credit institution services within a network				0,25		
210	1.1.3	Non-operational deposits						
220	1.1.3.1	correspondent banking and provisions of prime brokerage deposits				1,00		
230	1.1.3.2	deposits by-financial customers				1,00		
240	1.1.3.3	deposits by other customers						
250	1.1.3.3.1	covered by DGS				0,20		

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
260	1.1.3.3.2	not covered by DGS				0,40		
270	1.1.4	Additional outflows						
280	1.1.4.1	collateral other than Level 1 assets collateral posted for derivatives				0,20		
290	1.1.4.2	Level 1 EHQ Covered Bonds assets collateral posted for derivatives				0,10		
300	1.1.4.3	material outflows due to deterioration of own credit quality				1,00		
310	1.1.4.4	impact of an adverse market scenario on derivatives, financing transactions and other contracts						
320	1.1.4.4.1	hlba approach				1,00		
330	1.1.4.4.2	amao approach				1,00		
340	1.1.4.5	outflows from derivatives				1,00		
350	1.1.4.6	short positions						
360	1.1.4.6.1	covered by collateralized SFT				0,00		
370	1.1.4.6.2	other				1,00		
380	1.1.4.7	callable excess collateral				1,00		

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
390	1.1.4.8	due collateral				1,00		
400	1.1.4.9	liquid asset collateral exchangable for non-liquid asset collateral				1,00		
410	1.1.4.10	loss of funding on structured financing activites						
420	1.1.4.10.1	structured financing instruments				1,00		
430	1.1.4.10.2	financing facilites				1,00		
440	1.1.4.11	assets borrowed on an unsecured basis				1,00		
450	1.1.4.12	internal netting of client's positions				0,50		
460	1.1.5	Committed facilities						
470	1.1.5.1	credit facilities						
480	1.1.5.1.1	to retail customers				0,05		
490	1.1.5.1.2	to non-financial customers other than retail customers				0,10		
500	1.1.5.1.3	to credit institutions						
510	1.1.5.1.3.1	for funding promotional loans of retail customers				0,05		

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
520	1.1.5.1.3.2	for funding promotional loans of non-financial customers				0,10		
530	1.1.5.1.3.3	other				0,40		
540	1.1.5.1.4	to regulated financial institutions other than credit institutions				0,40		
550	1.1.5.1.5	within a group or an IPS if subject to preferential treatment						
560	1.1.5.1.6	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
570	1.1.5.1.7	to other financial customers				1,00		
580	1.1.5.2	liquidity facilities						
590	1.1.5.2.1	to retail customers				0,05		
600	1.1.5.2.2	to non-financial customers other than retail customers				0,30		
610	1.1.5.2.3	to personal investment companies				0,40		
620	1.1.5.2.4	to SSPEs						
630	1.1.5.2.4.1	to purchase assets other than securities from non-financial customers				0,10		

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
640	1.1.5.2.4.2	other				1,00		
650	1.1.5.2.5	to credit institutions						
660	1.1.5.2.5.1	for funding promotional loans of retail customers				0,05		
670	1.1.5.2.5.2	for funding promotional loans of non-financial customers				0,30		
680	1.1.5.2.5.3	other				0,40		
690	1.1.5.2.6	within a group or an IPS if subject to preferential treatment						
700	1.1.5.2.7	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
710	1.1.5.2.8	to other financial customers				1,00		
720	1.1.6	Other products and services						
730	1.1.6.1	other off-balance sheet and contingent funding obligations						
740	1.1.6.2	undrawn loans and advances to wholesale counterparties						
750	1.1.6.3	mortgages that have been agreed but not yet drawn down						

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
760	1.1.6.4	credit cards						
770	1.1.6.5	overdrafts						
780	1.1.6.6	planned outflows related to renewal or extension of new retail or wholesale loans						
790	1.1.6.6.1	the excess of funding to non-financial customers						
800	1.1.6.6.1.1	the excess of funding to retail customers						
810	1.1.6.6.1.2	the excess of funding to non financial corporates						
820	1.1.6.6.1.3	the excess of funding to sovereigns, MLDBs and PSEs						
830	1.1.6.6.1.4	the excess of funding to other legal entities						
840	1.1.6.6.2	other						
850	1.1.6.7	planned derivatives payables						
860	1.1.6.8	trade finance off-balance sheet related products						
870	1.1.6.9	others						
880	1.1.7	Other liabilities						

## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
890	1.1.7.1	liabilities resulting from-operating expenses				0,00		
900	1.1.7.2	in the form of debt securities if not treated as retail deposits				1,00		
910	1.1.7.3	others				1,00		
920	<b>1.2</b>	<b>Outflows from secured lending and capital market-driven transactions</b>						
930	1.2.1	Counterparty is central bank						
940	1.2.1.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
950	1.2.1.2	level 1 EHQ Covered Bonds collateral				0,00		
960	1.2.1.3	level 2A collateral				0,00		
970	1.2.1.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,00		
980	1.2.1.5	level 2B covered bonds				0,00		
990	1.2.1.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,00		
1000	1.2.1.7	other Level 2B assets collateral				0,00		



## ▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1010	1.2.1.8	non-liquid assets collateral				0,00		
1020	1.2.2	Counterparty is non-central bank						
1030	1.2.2.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
1040	1.2.2.2	level 1 EHQ Covered Bonds collateral				0,07		
1050	1.2.2.3	level 2A collateral				0,15		
1060	1.2.2.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,25		
1070	1.2.2.5	level 2B covered bonds				0,30		
1080	1.2.2.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,35		
1090	1.2.2.7	other Level 2B assets collateral				0,50		
1100	1.2.2.8	non-liquid assets collateral						
1110	1.2.2.8.1	counterparty is central govt, PSE<=RW20 %, MDB				0,25		

▼ M5

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1120	1.2.2.8.2	other counterparty				1,00		
1130	1.3	<b>Total outflows from collateral swaps</b>						

**MEMORANDUM ITEMS**▼ C2

1140	2	<b>Retail bonds with a residual maturity of less than 30 days</b>						
1150	3	<b>Retail deposits exempted from the calculation of outflows</b>						
1160	4	<b>Not assessed retail deposits</b>						
1170	5	<b>Liquidity outflows to be netted by interdependent inflows</b>						
	6	<b>Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b>						
1180	6.1	provided by credit institutions						
1190	6.2	provided by financial customers other than credit institutions						
1200	6.3	provided by sovereigns, central banks, MDBs and PSEs						
1210	6.4	provided by other customers						

▼ C2

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
	<b>7</b>	<b>Non-operational deposits maintained by financial customers and other customers</b>						
1220	7.1	provided by credit institutions						
1230	7.2	provided by financial customers other than credit institutions						
1240	7.3	provided by sovereigns, central banks, MDBs and PSEs						
1250	7.4	provided by other customers						
1260	<b>8</b>	<b>Funding commitments to non-financial customers</b>						
1270	<b>9</b>	<b>Level 1 excl. EHQ covered bonds collateral posted for derivatives</b>						
1280	<b>10</b>	<b>SFTS monitoring</b>						
	<b>11</b>	<b>Intra group or IPS outflows</b>						
1290	11.1	of which: to financial customers						
1300	11.2	of which: to non-financial customers						
1310	11.3	of which: secured						

▼ M5

▼ **M5**

			Amount	Market value of collateral extended	Value of collateral extended according to Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1320	11.4	of which: credit facilities without preferential treatment						
1330	11.5	of which: liquidity facilities without preferential treatment						
1340	11.6	of which: operational deposits						
1350	11.7	of which: non-operational deposits						
1360	11.8	of which: liabilities in the form of debt securities if not treated as retail deposits						
1370	<b>12</b>	<b>FX outflows</b>						
1380	<b>13</b>	<b>Third countries outflows — transfer restrictions or non-convertible currencies</b>						
1390	<b>14</b>	<b>Additional balances required to be installed in central bank reserves</b>						

## C 74.00 — LIQUIDITY COVERAGE — INFLOWS

Currency

Row	ID	Item	Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
			010	020	030	040	050
010	1	<b>TOTAL INFLOWS</b>					
020	1.1	<b>Inflows from unsecured transactions/deposits</b>					
030	1.1.1	monies due from non-financial customers (except for central banks)					
040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment					
050	1.1.1.2	other monies due from non-financial customers (except for central banks)					
060	1.1.1.2.1	monies due from retail customers					
070	1.1.1.2.2	monies due from non-financial corporates					
080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities					
090	1.1.1.2.4	monies due from other legal entities					

## ▼ M5

Row	ID	Item	Exempted from the cap on inflows	Standard Weight	Applicable Weight		
			060		Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
			060	070	080	090	100
010	1	<b>TOTAL INFLOWS</b>					
020	1.1	<b>Inflows from unsecured transactions/deposits</b>					
030	1.1.1	monies due from non-financial customers (except for central banks)					
040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment		1,00			
050	1.1.1.2	other monies due from non-financial customers (except for central banks)					
060	1.1.1.2.1	monies due from retail customers		0,50			
070	1.1.1.2.2	monies due from non-financial corporates		0,50			
080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities		0,50			
090	1.1.1.2.4	monies due from other legal entities		0,50			

## ▼ M5

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
010	1	<b>TOTAL INFLOWS</b>						
020	1.1	<b>Inflows from unsecured transactions/deposits</b>						
030	1.1.1	monies due from non-financial customers (except for central banks)						
040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment						
050	1.1.1.2	other monies due from non-financial customers (except for central banks)						
060	1.1.1.2.1	monies due from retail customers						
070	1.1.1.2.2	monies due from non-financial corporates						
080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities						
090	1.1.1.2.4	monies due from other legal entities						

			Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
Row	ID	Item	010	020	030	040	050
100	1.1.2	monies due from central banks and financial customers					
110	1.1.2.1	monies due from financial customers being classified as operational deposits					
120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate					
130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate					
140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits					
150	1.1.2.2.1	monies due from central banks					
160	1.1.2.2.2	monies due from financial customers					
170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) 2015/61					



## ▼ M5

Row	ID	Item	Exempted from the cap on inflows	Standard Weight	Applicable Weight		
			060		Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
			060	070	080	090	100
100	1.1.2	monies due from central banks and financial customers					
110	1.1.2.1	monies due from financial customers being classified as operational deposits					
120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate					
130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate		0,05			
140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits					
150	1.1.2.2.1	monies due from central banks		1,00			
160	1.1.2.2.2	monies due from financial customers		1,00			
170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) 2015/61		1,00			

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
100	1.1.2	monies due from central banks and financial customers						
110	1.1.2.1	monies due from financial customers being classified as operational deposits						
120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate						
130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate						
140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits						
150	1.1.2.2.1	monies due from central banks						
160	1.1.2.2.2	monies due from financial customers						
170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission delegated regulation (EU) 2015/61						

			Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
Row	ID	Item	010	020	030	040	050
180	1.1.4	monies due from trade financing transactions					
190	1.1.5	monies due from securities maturing within 30 days					
200	1.1.6	assets with an undefined contractual end date					
210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets					
220	1.1.8	inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets					
230	1.1.9	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets					
240	1.1.10	inflows from derivatives					
250	1.1.11	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate					
260	1.1.12	other inflows					

Row	ID	Item	Exempted from the cap on inflows	Standard Weight	Applicable Weight		
			060		Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
			060	070	080	090	100
180	1.1.4	monies due from trade financing transactions		1,00			
190	1.1.5	monies due from securities maturing within 30 days		1,00			
200	1.1.6	assets with an undefined contractual end date		0,20			
210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets		1,00			
220	1.1.8	inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets		1,00			
230	1.1.9	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets		1,00			
240	1.1.10	inflows from derivatives		1,00			
250	1.1.11	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate					
260	1.1.12	other inflows		1,00			

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
180	1.1.4	monies due from trade financing transactions						
190	1.1.5	monies due from securities maturing within 30 days						
200	1.1.6	assets with an undefined contractual end date						
210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets						
220	1.1.8	inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets						
230	1.1.9	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets						
240	1.1.10	inflows from derivatives						
250	1.1.11	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate						
260	1.1.12	other inflows						

## ▼ M5

			Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
Row	ID	Item	010	020	030	040	050
270	1.2	<b>Inflows from secured lending and capital market-driven transactions</b>					
280	1.2.1	collateral that qualifies as a liquid asset					
290	1.2.1.1	Level 1 collateral excluding extremely high quality covered bonds					
300	1.2.1.2	Level 1 collateral which is extremely high quality covered bonds					
310	1.2.1.3	Level 2A collateral					
320	1.2.1.4	Level 2B asset backed securities (residential or auto) collateral					
330	1.2.1.5	Level 2B high quality covered bonds collateral					
340	1.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral					
350	1.2.1.7	Level 2B collateral not already captured in section 1.2.1.4, 1.2.1.5 or 1.2.1.6					
360	1.2.2	collateral is used to cover a short position					
370	1.2.3	collateral that does not qualify as a liquid asset					

## ▼ M5

Row	ID	Item	Exempted from the cap on inflows	Standard Weight	Applicable Weight		
			060		070	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
			060	070	080	090	100
270	1.2	<b>Inflows from secured lending and capital market-driven transactions</b>					
280	1.2.1	collateral that qualifies as a liquid asset					
290	1.2.1.1	Level 1 collateral excluding extremely high quality covered bonds		1,00			
300	1.2.1.2	Level 1 collateral which is extremely high quality covered bonds		0,93			
310	1.2.1.3	Level 2A collateral		0,85			
320	1.2.1.4	Level 2B asset backed securities (residential or auto) collateral		0,75			
330	1.2.1.5	Level 2B high quality covered bonds collateral		0,70			
340	1.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral		0,65			
350	1.2.1.7	Level 2B collateral not already captured in section 1.2.1.4, 1.2.1.5 or 1.2.1.6		0,50			
360	1.2.2	collateral is used to cover a short position					
370	1.2.3	collateral that does not qualify as a liquid asset					

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
270	1.2	<b>Inflows from secured lending and capital market-driven transactions</b>						
280	1.2.1	collateral that qualifies as a liquid asset						
290	1.2.1.1	Level 1 collateral excluding extremely high quality covered bonds						
300	1.2.1.2	Level 1 collateral which is extremely high quality covered bonds						
310	1.2.1.3	Level 2A collateral						
320	1.2.1.4	Level 2B asset backed securities (residential or auto) collateral						
330	1.2.1.5	Level 2B high quality covered bonds collateral						
340	1.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral						
350	1.2.1.7	Level 2B collateral not already captured in section 1.2.1.4, 1.2.1.5 or 1.2.1.6						
360	1.2.2	collateral is used to cover a short position						
370	1.2.3	collateral that does not qualify as a liquid asset						



## ▼ M5

			Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
Row	ID	Item	010	020	030	040	050
380	1.2.3.1	margin loans: collateral is non-liquid					
390	1.2.3.2	collateral is non-liquid equity					
400	1.2.3.3	all other non-liquid collateral					
410	1.3	<b>Total inflows from collateral swaps</b>					
420	1.4	<b>(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b>					
430	1.5	<b>(Excess inflows from a related specialised credit institution)</b>					
<b>MEMORANDUM ITEMS</b>							
440	2	<b>Interdependent inflows</b>					
450	3	<b>FX inflows</b>					
460	4	<b>Inflows within a group or an institutional protection scheme</b>					
470	4.1	Monies due from non-financial customers (except for central banks)					

## ▼ M5

Row	ID	Item	Applicable Weight				
			Exempted from the cap on inflows	Standard Weight	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
			060	070	080	090	100
380	1.2.3.1	margin loans: collateral is non-liquid		0,50			
390	1.2.3.2	collateral is non-liquid equity		1,00			
400	1.2.3.3	all other non-liquid collateral		1,00			
410	1.3	<b>Total inflows from collateral swaps</b>					
420	1.4	<b>(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b>					
430	1.5	<b>(Excess inflows from a related specialised credit institution)</b>					
<b>MEMORANDUM ITEMS</b>							
440	2	<b>Interdependent inflows</b>					
450	3	<b>FX inflows</b>					
460	4	<b>Inflows within a group or an institutional protection scheme</b>					
470	4.1	Monies due from non-financial customers (except for central banks)					

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
380	1.2.3.1	margin loans: collateral is non-liquid						
390	1.2.3.2	collateral is non-liquid equity						
400	1.2.3.3	all other non-liquid collateral						
410	1.3	<b>Total inflows from collateral swaps</b>						
420	1.4	<b>(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b>						
430	1.5	<b>(Excess inflows from a related specialised credit institution)</b>						
<b>MEMORANDUM ITEMS</b>								
440	2	<b>Interdependent inflows</b>						
450	3	<b>FX inflows</b>						
460	4	<b>Inflows within a group or an institutional protection scheme</b>						
470	4.1	Monies due from non-financial customers (except for central banks)						

▼ **M5**

			Amount			Market value of collateral received	
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows
Row	ID	Item	010	020	030	040	050
480	4.2	Monies due from financial customers					
490	4.3	Secured transactions					
500	4.4	Monies due from maturing securities within 30 days					
510	4.5	Any other inflows within a group or an institutional protection scheme					
520	4.6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate					

▼ **M5**

			Exempted from the cap on inflows	Standard Weight	Applicable Weight		
					Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	060	070	080	090	100
480	4.2	Monies due from financial customers					
490	4.3	Secured transactions					
500	4.4	Monies due from maturing securities within 30 days					
510	4.5	Any other inflows within a group or an institutional protection scheme					
520	4.6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate					

▼ **M5**

			Value of collateral received according to Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	110	120	130	140	150	160
480	4.2	Monies due from financial customers						
490	4.3	Secured transactions						
500	4.4	Monies due from maturing securities within 30 days						
510	4.5	Any other inflows within a group or an institutional protection scheme						
520	4.6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate						

## C 75.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

Currency

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
010	1	<b>TOTAL COLLATERAL SWAPS &amp; COLLATERALISED DERIVATIVES</b>						
020	1.1	<b>Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b>						
030	1.1.1	Level 1 assets (excl. EHQ covered bonds)						
040	1.1.2	Level 1: extremely high quality covered bonds						
050	1.1.3	Level 2A assets						
060	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
070	1.1.5	Level 2B: high quality covered bonds						
080	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
090	1.1.7	Other Level 2B						
100	1.1.8	Non-liquid assets						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
					Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
Row	ID	Item	070	080	090	100	110	120
010	1	<b>TOTAL COLLATERAL SWAPS &amp; COLLATERALISED DERIVATIVES</b>						
020	1.1	<b>Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b>						
030	1.1.1	Level 1 assets (excl. EHQ covered bonds)						
040	1.1.2	Level 1: extremely high quality covered bonds						
050	1.1.3	Level 2A assets						
060	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
070	1.1.5	Level 2B: high quality covered bonds						
080	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
090	1.1.7	Other Level 2B						
100	1.1.8	Non-liquid assets						



## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
110	1.2	<b>Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:</b>						
120	1.2.1	Level 1 assets (excl. EHQ covered bonds)						
130	1.2.2	Level 1: extremely high quality covered bonds						
140	1.2.3	Level 2A assets						
150	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
160	1.2.5	Level 2B: high quality covered bonds						
170	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
180	1.2.7	Other Level 2B						
190	1.2.8	Non-liquid assets						
200	1.3	<b>Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b>						
210	1.3.1	Level 1 assets (excl. EHQ covered bonds)						
220	1.3.2	Level 1: extremely high quality covered bonds						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
Row	ID	Item			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
			070	080	090	100	110	120
110	1.2	<b>Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:</b>						
120	1.2.1	Level 1 assets (excl. EHQ covered bonds)						
130	1.2.2	Level 1: extremely high quality covered bonds						
140	1.2.3	Level 2A assets						
150	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
160	1.2.5	Level 2B: high quality covered bonds						
170	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
180	1.2.7	Other Level 2B						
190	1.2.8	Non-liquid assets						
200	1.3	<b>Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b>						
210	1.3.1	Level 1 assets (excl. EHQ covered bonds)						
220	1.3.2	Level 1: extremely high quality covered bonds						

## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
230	1.3.3	Level 2A assets						
240	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
250	1.3.5	Level 2B: high quality covered bonds						
260	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
270	1.3.7	Other Level 2B						
280	1.3.8	Non-liquid assets						
290	1.4	<b>Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b>						
300	1.4.1	Level 1 assets (excl. EHQ covered bonds)						
310	1.4.2	Level 1: extremely high quality covered bonds						
320	1.4.3	Level 2A assets						
330	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
340	1.4.5	Level 2B: high quality covered bonds						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
Row	ID	Item			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
			070	080	090	100	110	120
230	1.3.3	Level 2A assets						
240	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
250	1.3.5	Level 2B: high quality covered bonds						
260	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
270	1.3.7	Other Level 2B						
280	1.3.8	Non-liquid assets						
290	1.4	<b>Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b>						
300	1.4.1	Level 1 assets (excl. EHQ covered bonds)						
310	1.4.2	Level 1: extremely high quality covered bonds						
320	1.4.3	Level 2A assets						
330	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
340	1.4.5	Level 2B: high quality covered bonds						

## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
350	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
360	1.4.7	Other Level 2B						
370	1.4.8	Non-liquid assets						
380	1.5	<b>Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:</b>						
390	1.5.1	Level 1 assets (excl. EHQ covered bonds)						
400	1.5.2	Level 1: extremely high quality covered bonds						
410	1.5.3	Level 2A assets						
420	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
430	1.5.5	Level 2B: high quality covered bonds						
440	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
450	1.5.7	Other Level 2B						
460	1.5.8	Non-liquid assets						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
					Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
Row	ID	Item	070	080	090	100	110	120
350	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
360	1.4.7	Other Level 2B						
370	1.4.8	Non-liquid assets						
380	1.5	<b>Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:</b>						
390	1.5.1	Level 1 assets (excl. EHQ covered bonds)						
400	1.5.2	Level 1: extremely high quality covered bonds						
410	1.5.3	Level 2A assets						
420	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
430	1.5.5	Level 2B: high quality covered bonds						
440	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
450	1.5.7	Other Level 2B						
460	1.5.8	Non-liquid assets						

## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
470	1.6	<b>Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b>						
480	1.6.1	Level 1 assets (excl. EHQ covered bonds)						
490	1.6.2	Level 1: extremely high quality covered bonds						
500	1.6.3	Level 2A assets						
510	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
520	1.6.5	Level 2B: high quality covered bonds						
530	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
540	1.6.7	Other Level 2B						
550	1.6.8	Non-liquid assets						
560	1.7	<b>Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b>						
570	1.7.1	Level 1 assets (excl. EHQ covered bonds)						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
Row	ID	Item			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
			070	080	090	100	110	120
470	1.6	<b>Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b>						
480	1.6.1	Level 1 assets (excl. EHQ covered bonds)						
490	1.6.2	Level 1: extremely high quality covered bonds						
500	1.6.3	Level 2A assets						
510	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
520	1.6.5	Level 2B: high quality covered bonds						
530	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
540	1.6.7	Other Level 2B						
550	1.6.8	Non-liquid assets						
560	1.7	<b>Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b>						
570	1.7.1	Level 1 assets (excl. EHQ covered bonds)						



## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
580	1.7.2	Level 1: extremely high quality covered bonds						
590	1.7.3	Level 2A assets						
600	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
610	1.7.5	Level 2B: high quality covered bonds						
620	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
630	1.7.7	Other Level 2B						
640	1.7.8	Non-liquid assets						
650	1.8	<b>Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b>						
660	1.8.1	Level 1 assets (excl. EHQ covered bonds)						
670	1.8.2	Level 1: extremely high quality covered bonds						
680	1.8.3	Level 2A assets						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
Row	ID	Item			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
			070	080	090	100	110	120
580	1.7.2	Level 1: extremely high quality covered bonds						
590	1.7.3	Level 2A assets						
600	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
610	1.7.5	Level 2B: high quality covered bonds						
620	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
630	1.7.7	Other Level 2B						
640	1.7.8	Non-liquid assets						
650	1.8	<b>Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b>						
660	1.8.1	Level 1 assets (excl. EHQ covered bonds)						
670	1.8.2	Level 1: extremely high quality covered bonds						
680	1.8.3	Level 2A assets						

## ▼ M5

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Outflows	Inflows subject to the 75 % cap on inflows
Row	ID	Item	010	020	030	040	050	060
690	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
700	1.8.5	Level 2B: high quality covered bonds						
710	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
720	1.8.7	Other Level 2B						
730	1.8.8	Non-liquid assets						
<b>MEMORANDUM ITEMS</b>								
740	2	<b>Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</b>						
750	3	<b>Total collateral swaps with intragroup counterparties</b>						
760	4	<b>Total collateral swaps with central bank counterparties</b>						

## ▼ M5

			Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows	Collateralised derivatives only			
					Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed
Row	ID	Item	070	080	090	100	110	120
690	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)						
700	1.8.5	Level 2B: high quality covered bonds						
710	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)						
720	1.8.7	Other Level 2B						
730	1.8.8	Non-liquid assets						
<b>MEMORANDUM ITEMS</b>								
740	2	<b>Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</b>						
750	3	<b>Total collateral swaps with intragroup counterparties</b>						
760	4	<b>Total collateral swaps with central bank counterparties</b>						

▼ **M5**

<b>C 76.00 — LIQUIDITY COVERAGE — CALCULATIONS</b>			
			<b>Currency</b>
			<b>Value/Percentage</b>
<b>Row</b>	<b>ID</b>	<b>Item</b>	<b>010</b>
<b>CALCULATIONS</b>			
<b>Numerator, denominator, ratio</b>			
010	1	Liquidity buffer	
020	2	Net liquidity outflow	
030	3	Liquidity coverage ratio (%)	
<b>Numerator calculations</b>			
040	4	L1 excl. EHQCB liquidity buffer (value according to Article 9): unadjusted	
050	5	L1 excl. EHQCB collateral 30 day outflows	
060	6	L1 excl. EHQCB collateral 30 day inflows	
070	7	Secured cash 30 day outflows	
080	8	Secured cash 30 day inflows	
090	9	L1 excl. EHQCB 'adjusted amount before cap application'	
100	10	L1 EHQCB value according to Article 9: unadjusted	
110	11	L1 EHQCB collateral 30 day outflows	
120	12	L1 EHQCB collateral 30 day inflows	
130	13	L1 EHQCB 'adjusted amount before cap application'	
140	14	L1 EHQCB 'adjusted amount after cap application'	
150	15	L1 EHQCB 'excess liquid assets amount'	
160	16	L2A according to Article 9: unadjusted	
170	17	L2A collateral 30 day outflows	

▼ **M5**

			Value/Percentage
Row	ID	Item	010
180	18	L2A collateral 30 day inflows	
190	19	L2A 'adjusted amount before cap application'	
200	20	L2A 'adjusted amount after cap application'	
210	21	L2A 'excess liquid assets amount'	
220	22	L2B according to Article 9: unadjusted	
230	23	L2B collateral 30 day outflows	
240	24	L2B collateral 30 day inflows	
250	25	L2B 'adjusted amount before cap application'	
260	26	L2B 'adjusted amount after cap application'	
270	27	L2B 'excess liquid assets amount'	
280	28	Excess liquid asset amount	
290	29	Liquidity buffer	
<b>Denominator calculations</b>			
300	30	Total Outflows	
310	31	Fully Exempt Inflows	
320	32	Inflows Subject to 90 % Cap	
330	33	Inflows Subject to 75 % Cap	
340	34	Reduction for Fully Exempt Inflows	
350	35	Reduction for Inflows Subject to 90 % Cap	
360	36	Reduction for Inflows Subject to 75 % Cap	
370	37	Net liquidity outflow	
<b>Pillar 2</b>			
380	38	Pillar 2 requirement as set out in Article 105 CRD	

▼ M5

▼ C2

*ANNEX XXV*

▼ M5

**REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)**

1. Liquid assets
- 1.1. General remarks
  1. This is a summary template which contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.
2. Assets reported shall comply with the requirements set out in Title II of the Commission Delegated Regulation (EU) 2015/61.
3. By derogation to paragraph 2, credit institutions shall not apply currency restrictions defined in Article 8(6), 10(1)(d) and 12(1)(c) of the Commission Delegated Regulation (EU) 2015/61 when completing the template on a significant currency basis, as required in Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.
4. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.
5. When referring to Article 9 of Commission Delegated Regulation (EU) 2015/61, credit institutions shall report, where relevant, the amount/market value of liquid assets taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges defined in Article 8(5) and in accordance with the appropriate haircuts specified in Chapter 2.
6. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word 'weight' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value according to Article 9 of Commission Delegated Regulation (EU) 2015/61 respectively.
7. Credit institutions shall not double report items within and across sections 1.1.1., 1.1.2., 1.2.1., and 1.2.2.
8. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authority complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

▼ **M5**

- 1.2. Specific remarks
- 1.2.1. Specific requirements regarding CIUs
9. For items 1.1.1.10., 1.1.1.11., 1.2.1.6., 1.1.2.2., 1.2.2.10., 1.2.2.11., 1.2.2.12., 1.2.2.13., credit institutions shall report the appropriate proportion of the market value of the CIUs corresponding to the liquid assets underlying the undertaking, in accordance with the principles defined in Article 15(4) of the Commission Delegated Regulation (EU) 2015/61.
- 1.2.2. Specific requirements regarding grandfathering and transitional provisions
10. Credit institutions shall report items as referred to in Article 35, Article 36 and Article 37 of the Commission Delegated Regulation (EU) 2015/61 in the appropriate asset rows. A total of all asset amounts reported based on these article shall also be reported in the 'Memorandum' section for reference.
- 1.2.3. Specific requirements for reporting by Central Institutions
11. Central institutions, when reporting liquid assets corresponding to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits (Article 27(3) of the Commission Delegated Regulation (EU) 2015/61).
- 1.2.4. Specific requirements regarding settlement and forward starting transactions
12. All assets complying with Articles 7, 8 and 9 of the Commission Delegated Regulation (EU) 2015/61 which are in the stock of the credit institution on the reference date shall be reported in the relevant row in Template C72 even if they are sold or used in secured forward transactions. Consistently, no liquid assets shall be reported in the template C72.00 of Annex XXIV from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets.

Liquid assets sub template

Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b>Amount/Market value</b></p> <p>Credit institutions shall report in Column 010 the market value, or the amount where applicable, of the liquid assets defined in Title II of Commission Delegated Regulation (EU) 2015/61.</p> <p>The amount/market value reported in Column 010:</p> <ul style="list-style-type: none"> <li>— shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8(5) of the same Regulation;</li> <li>— shall not take into account haircuts specified in Title II of the same Regulation;</li> <li>— shall include the proportion of deposits referred to in Article 16(1)(a) of the same Regulation that are holding differing specific assets in the corresponding asset rows;</li> </ul>



▼ **M5**

Column	Legal references and instructions
	<p>— shall be reduced, where applicable, by the amount of deposits defined in Article 16 placed at the central credit institution as referred to in Article 27(3) of the same Regulation.</p> <p>When referring to Article 8(5) of the Commission Delegated Regulation (EU) 2015/61, credit institutions shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. This does not take into account potential future value changes in the asset.</p>
020	<p><b>Standard weight</b></p> <p>Column 020 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of the Commission Delegated Regulation (EU) 2015/61. Weights are intended to reflect the reduction in the value of the liquid assets after applying the appropriate haircuts.</p>
030	<p><b>Applicable weight</b></p> <p>Credit institutions shall report in Column 030 the applicable weight applied to liquid assets defined in Title II of the Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. The figure reported in Column 030 shall not exceed the figure in Column 020.</p>
040	<p><b>Value according to Article 9</b></p> <p>Credit institutions shall report in Column 040 the value of the liquid asset in accordance with the definition set out in Article 9 of the Commission Delegated Regulation (EU) 2015/61. This is the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.</p>

## Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. TOTAL UNADJUSTED LIQUID ASSETS</b></p> <p>Title II of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report the total amount/Market value of their Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Liquid assets in c040.</p>
020	<p><b>1.1. Total unadjusted level 1 assets</b></p> <p>Articles 10, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount/Market value of their Level 1 Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Level 1 Liquid assets in c040.</p>

## ▼ M5

Row	Legal references and instructions
030	<p><b>1.1.1. Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds</b></p> <p>Articles 10, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as, or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61. Assets and underlying assets that qualify as extremely high quality covered bonds as defined in Article 10(1)(f) of the same Regulation shall not be reported in this subsection.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 1 assets excluding extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 1 assets excluding extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
040	<p><b>1.1.1.1. Coins and banknotes</b></p> <p>Article 10(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Total amount of cash including coins and banknotes/currency.</p>
050	<p><b>1.1.1.2. Withdrawable central bank reserves</b></p> <p>Articles 10(1)(b)(iii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Total amount of reserves, withdrawable at any time during periods of stress, held by the credit institution in the ECB, in a Member State's central bank or in a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI (external credit assessment institution) which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p> <p>Eligible withdrawable amount is specified by an agreement between the competent authority and the relevant central bank as defined by article 10(1)(b)(iii) of Commission Delegated Regulation (EU) 2015/61.</p>
060	<p><b>1.1.1.3. Central bank assets</b></p> <p>Articles 10(1)(b)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the ECB, a Member State's central bank or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p>

## ▼ M5

Row	Legal references and instructions
070	<p><b>1.1.1.4. Central government assets</b></p> <p>Articles 10(1)(c)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government of a Member State or the central government of a third country provided that it is assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with the grandfathering provision set out in Article 35 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p> <p>Assets issued by a Member State-sponsored impaired assets management agencies as referred to in Article 36 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>
080	<p><b>1.1.1.5. Regional government/local authorities assets</b></p> <p>Articles 10(1)(c)(iii) and (iv) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments or local authorities in a Member State, provided that they are treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013.</p> <p>Assets representing claims on or guaranteed by regional governments or local authorities in a third country, being assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with article 114(2) of Regulation (EU) No 575/2013, and provided they are treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from a regional government or a local authority in a Member State in accordance with the grandfathering provision set out in Article 35 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>
090	<p><b>1.1.1.6. Public Sector Entity assets</b></p> <p>Article 10(1)(c)(v) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by public sector entities in a Member State or a third country, provided that they are treated as exposures to the central government, regional governments or local authorities of this Member State or third Country, in accordance with paragraphs 4 and 5 of Article 116 of Regulation (EU) No 575/2013.</p> <p>Any central government of a third country mentioned above shall be assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p> <p>Any regional government or local authority of a third country mentioned above shall be treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p>

▼ M5

Row	Legal references and instructions
100	<p><b>1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets</b></p> <p>Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a third country which is not assigned a credit quality step 1 credit assessment by a nominated ECAI, provided that the credit institution recognises the assets as Level 1 to cover stressed net liquidity outflows incurred in the same currency in which the asset is denominated.</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a third country which is not assigned a credit quality step 1 credit assessment by a nominated ECAI and these assets are not denominated in the domestic currency of that third country, provided that the credit institution recognises the assets as Level 1 up to the amount of its stressed net liquidity outflows in that foreign currency corresponding to its operations in the jurisdiction where the liquidity risk is being taken.</p>
110	<p><b>1.1.1.8. Credit institution (protected by Member State government, promotional lender) assets</b></p> <p>Articles 10(1)(e)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets issued by credit institutions incorporated or established by the central government, regional government or local authority of a Member State that is under the legal obligation to protect the economic basis of the credit institution and maintain its financial viability.</p> <p>Assets issued by promotional lender as defined in Article 10(1)(e)(ii) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Any regional government or local authority mentioned above shall be treated as exposures to the central government of the Member State in accordance with Article 115(2) or Regulation (EU) No 575/2013.</p>
120	<p><b>1.1.1.9. Multilateral development bank and international organisations assets</b></p> <p>Article 10(1)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the multilateral development banks and the international organisations referred to in Articles 117(2) and 118 of Regulation (EU) No 575/2013.</p>
130	<p><b>1.1.1.10. Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure</b></p> <p>Article 15(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to coins, banknotes and exposures to the ECB, a Member State's or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p>

▼ M5

Row	Legal references and instructions
140	<p><b>1.1.1.11. Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds</b></p> <p>Article 15(2)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as Level 1 assets, except coins, banknotes, exposures to the ECB and a Member State's or a third country's central bank, and extremely high quality covered bonds as specified in Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
150	<p><b>1.1.1.12. Alternative Liquidity Approaches: Central bank credit facility</b></p> <p>Article 19(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of credit facilities from the ECB, the central bank of a Member State or third country provided that the facility complies with the requirements defined in Article 19(1)(b)(i) to (iii) of the Commission Delegated Regulation (EU) 2015/61.</p>
160	<p><b>1.1.1.13. Central credit institutions: Level 1 assets excluding extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>These assets shall be reported in the applicable section of template C 72.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 1 assets excluding extremely high quality covered bonds.</p>
170	<p><b>1.1.1.14. Alternative Liquidity Approaches: Level 2A assets recognised as Level 1</b></p> <p>Article 19(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Where there is a deficit of level 1 assets, credit institutions shall report the amount of Level 2A assets they are recognising as Level 1 and not reporting as Level 2A in accordance with Article 19(1)(c) of the Commission Delegated Regulation (EU) 2015/61. These assets shall not be reported in the Level 2A assets section.</p>

## ▼ M5

Row	Legal references and instructions
180	<p><b>1.1.2. Total unadjusted Level 1 extremely high quality covered bonds</b></p> <p>Articles 10, 15 and 16 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as or treated as Level 1 assets when specifically set out in the instructions according to the Commission Delegated Regulation (EU) 2015/61 and are, or whose underlying assets do qualify as, extremely high quality covered bonds defined in Article 10(1)(f) of the same Regulation.</p> <p>Credit institutions shall report in Column 010 the sum of total market value amount of Level 1 extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 1 extremely high quality covered bonds, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.2.1. Extremely high quality covered bonds</b></p> <p>Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of extremely high quality covered bonds which comply with Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
200	<p><b>1.1.2.2. Qualifying CIU shares/units: underlying is extremely high quality covered bonds</b></p> <p>Article 15(2)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as extremely high quality covered bonds as specified in Article 10(1)(f) of Commission Delegated Regulation (EU) 2015/61.</p>
210	<p><b>1.1.2.3. Central credit institutions: Level 1 extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>These assets shall be reported in the applicable section of template C 72.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 1 extremely high quality covered bonds.</p>

▼ M5

Row	Legal references and instructions
220	<p><b>1.2. Total unadjusted level 2 assets</b></p> <p>Articles 11, 12, 13, 14, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section have been explicitly identified as, or treated similarly to, either Level 2A or Level 2B assets according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount/Market value of their Level 2 Liquid assets in c010.</p> <p>Credit Institutions shall report the total Value according to Article 9 of their Level 2 Liquid assets in c040.</p>
230	<p><b>1.2.1. Total unadjusted LEVEL 2A assets</b></p> <p>Articles 11, 15 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this sub-section have been explicitly identified as, or treated as Level 2A assets, according to the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total market value amount of Level 2A assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2A assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
240	<p><b>1.2.1.1. Regional government/local authorities or Public Sector Entities assets (Member State, RW20 %)</b></p> <p>Article 11(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments, local authorities or public sector entities in a Member State where exposures are assigned a risk weight of 20 %.</p>
250	<p><b>1.2.1.2. Central bank or central/regional government or local authorities or Public Sector Entities assets (Third Country, RW20 %)</b></p> <p>Article 11(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided they are assigned a 20 % risk weight.</p>
260	<p><b>1.2.1.3. High quality covered bonds (CQS2)</b></p> <p>Article 11(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of high quality covered bonds which comply with Article 11(1)(c) of Commission Delegated Regulation (EU) 2015/61 provided that they are assigned a credit assessment by a nominated ECAI which is at least credit quality step 2 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>

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Row	Legal references and instructions
270	<p><b>1.2.1.4. High quality covered bonds (Third Country, CQS1)</b></p> <p>Article 11(1)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of covered bonds issued by credit institutions in third countries which comply with Article 11(1)(d) of Commission Delegated Regulation (EU) 2015/61 provided that they are assigned a credit assessment by a nominated ECAI which is credit quality step 1 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>
280	<p><b>1.2.1.5. Corporate debt securities (CQS1)</b></p> <p>Article 11(1)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with Article 11(1)(e) of Commission Delegated Regulation (EU) 2015/61.</p>
290	<p><b>1.2.1.6. Qualifying CIU shares/units: underlying is Level 2A assets</b></p> <p>Article 15(2)(d) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2A assets as specified in Article 11 of Commission Delegated Regulation (EU) 2015/61.</p>
300	<p><b>1.2.1.7. Central credit institutions: Level 2A assets which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>These assets shall be reported in the applicable section of template C 72.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 2A assets.</p>
310	<p><b>1.2.2. Total unadjusted LEVEL 2B assets</b></p> <p>Articles 12, 13, 14, 15, 16 and 19 of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as Level 2B assets according to the Commission Delegated Regulation (EU) 2015/61.</p>



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Row	Legal references and instructions
	<p>Credit institutions shall report in Column 040 the sum of total market value amount of Level 2B assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2B assets, unadjusted from provision of Article 17 of the Commission Delegated Regulation (EU) 2015/61.</p>
320	<p><b>1.2.2.1. Asset-backed securities (residential, CQS1)</b></p> <p>Articles 12(1)(a) and 13(2)(g)(i) and (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by residential loans secured by first ranking mortgage or fully guaranteed residential loans in accordance with Articles 13(2)(g)(i) and (ii) of the same Regulation.</p> <p>Assets which are subject to the transitional provision specified in Article 37 of Commission Delegated Regulation (EU) 2015/61 are reported here.</p>
330	<p><b>1.2.2.2. Asset-backed securities (auto, CQS1)</b></p> <p>Articles 12(1)(a) and 13(2)(g)(iv) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by auto loans and leases in accordance with Article 13(2)(g)(iv) of the same Regulation.</p>
340	<p><b>1.2.2.3. High quality covered bonds (RW35 %)</b></p> <p>Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of covered bonds issued by credit institutions which comply with Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61 provided that the pool of underlying assets consist exclusively of exposures which qualify for a 35 % or lower risk weight under Article 125 of Regulation (EU) No 575/2013.</p>
350	<p><b>1.2.2.4. Asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Articles 12(1)(a) and 13(2)(g)(iii) and (v) of Commission Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements laid out in Article 13 of Commission Delegated Regulation (EU) 2015/61 provided that they are backed by assets defined in Article 13(2)(g)(iii) and (v) of the same Regulation. Note that for the purpose of Article 13(2)(g)(iii), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>
360	<p><b>1.2.2.5. Corporate debt securities (CQS2/3)</b></p> <p>Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
370	<p><b>1.2.2.6. Corporate debt securities — non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)</b></p> <p>Article 12(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>For credit institutions which in accordance with their statutes of incorporation are unable for reasons of religious observance to hold interest bearing assets, the competent authority may allow to derogate from points (ii) and (iii) of paragraph 1(b) of Article 12, provided there is evidence of insufficient availability of non-interest bearing assets meeting these requirements and the non-interest bearing assets in question are adequately liquid in private markets.</p> <p>The above mentioned credit institutions shall report corporate debt securities containing non-interest bearing assets, as mentioned above, as long as they meet requirements of point (i) of paragraph 1(b) of Article 12 and have received proper derogation from their competent authority.</p>
380	<p><b>1.2.2.7. Shares (major stock index)</b></p> <p>Article 12(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares, which comply with Article 12(1)(c) of Commission Delegated Regulation (EU) 2015/61 and are denominated in the currency of the credit institution's home Member State.</p> <p>Credit institutions shall also report shares complying with Article 12(1)(c) and denominated in a different currency, provided that they are counted as level 2B assets only up to the amount to cover the liquidity outflows in that currency or in the jurisdiction where the liquidity risk is taken.</p>
390	<p><b>1.2.2.8. Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</b></p> <p>Article 12(1)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>For credit institutions which in accordance with their statutes of incorporation are unable for reasons of religious observance from holding interest bearing assets, non-interest bearing assets constituting a claim on or guaranteed by central banks or by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided that those assets have a credit assessment by a nominated ECAI of at least credit quality step 5 in accordance with Article 114 of Regulation (EU) No 575/2013, or the equivalent credit-quality step in the event of a short-term credit assessment.</p>
400	<p><b>1.2.2.9. Restricted-use central bank committed liquidity facilities</b></p> <p>Articles 12(1)(d) and 14 of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of restricted-use committed liquidity facilities provided by central banks which comply with Article 14 of Commission Delegated Regulation (EU) 2015/61.</p>
410	<p><b>1.2.2.10. Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)</b></p> <p>Article 15(2)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (i), (ii) and (iv) of Article 13(2)(g) of Commission Delegated Regulation (EC) No 2015/61.</p>

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Row	Legal references and instructions
420	<p><b>1.2.2.11. Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)</b></p> <p>Article 15(2)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in Article 12(1)(e) of Commission Delegated Regulation (EU) 2015/61.</p>
430	<p><b>1.2.2.12. Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Article 15(2)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (iii) and (v) of Article 13(2)(g) of Commission Delegated Regulation (EU) 2015/61. Note that for the purpose of Article 13(2)(g)(iii), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>
440	<p><b>1.2.2.13. Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</b></p> <p>Article 15(2)(h) of Commission Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to corporate debt securities that comply with Article 12(1)(b) of Commission Delegated Regulation (EU) 2015/61, shares that comply with Article 12(1)(c) of the same Regulation or non-interest bearing assets that comply with Article 12(1)(f) of the same Regulation.</p>
450	<p><b>1.2.2.14. Deposits by network member with central institution (no obligated investment)</b></p> <p>Article 16(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Minimum deposit that the credit institution maintains with the central credit institution, provided that it is part of an institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013, a network eligible for the waiver provided in Article 10 of the same Regulation or a cooperative network in a Member State governed by law or contract.</p> <p>Credit institutions shall ensure that the central institution is under no legal or contractual obligation to hold or invest the deposits in liquid assets of specified level or category.</p>
460	<p><b>1.2.2.15. Liquidity funding available to network member from central institution (non-specified collateralisation)</b></p> <p>Article 16(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of limited liquidity funding that complies with Article 16(2) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
470	<p><b>1.2.2.16. Central credit institutions: Level 2B assets which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Commission Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when these reporting these assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>These assets shall be reported in the applicable section of template C 72.00 of Annex XXIV and the relevant figure shall be noted here.</p> <p>Assets referred to in this row are level 2B assets.</p>
<b>MEMORANDUM ITEMS</b>	
480	<p><b>2. Alternative Liquidity Approaches: Additional Level 1/2A/2B assets included due to currency consistency not applying for ALA reasons</b></p> <p>Article 19(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Where there are insufficient liquid assets in a given currency for credit institutions to meet the LCR the credit institution may cover the deficit of liquid assets in a currency by disregarding the operational requirements on currency consistency set out in Article 8(6) of Commission Delegated Regulation (EU) 2015/61.</p> <p>The extra assets shall be reported as normal in their applicable section of template C 72.00 of Annex XXIV and the total amount of assets included due to this Alternative liquidity approach due to not applying currency consistency shall be noted here.</p>
490	<p><b>3. Deposits by network member with central institution (obligated investment in Level 1 excluding extremely high quality covered bonds assets)</b></p> <p>Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of level 1 assets excluding extremely high quality covered bonds reported in above sections as per the requirements in Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p>
500	<p><b>4. Deposits by network member with central institution (obligated investment in Level 1 extremely high quality covered bonds assets)</b></p> <p>Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of level 1 extremely high quality covered bonds assets reported in above sections as per the requirements in Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
510	<p><b>5. Deposits by network member with central institution (obligated investment in Level 2A assets)</b></p> <p>Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of level 2A assets reported in above sections as per the requirements in Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p>
520	<p><b>6. Deposits by network member with central institution (obligated investment in Level 2B assets)</b></p> <p>Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of level 2B assets reported in above sections as per the requirements in Article 16(1)(a) of Commission Delegated Regulation (EU) 2015/61.</p>
530	<p><b>7. Adjustments made to assets due to net liquidity outflows from early close-out of hedges</b></p> <p>Article 8(5)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the total amount of adjustments they have made to their liquid assets reported in the sections for Level 1/2A/2B regarding the net cash outflows due to early close-out of hedges in accordance with Article 8(5)(b) of the Commission Delegated Regulation (EU) 2015/61.</p>
540	<p><b>8. Adjustments made to assets due to net liquidity inflows from early close-out of hedges</b></p> <p>Article 8(5)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the total amount of adjustments they have made to their liquid assets reported in the sections for Level 1/2A/2B regarding the net cash inflows due to early close-out of hedges in accordance with Article 8(5)(b) of the Commission Delegated Regulation (EU) 2015/61.</p>
550	<p><b>9. Member State-sponsored guaranteed bank assets subject to grandfathering</b></p> <p>Article 35 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with Article 35 of Commission Delegated Regulation (EU) 2015/61 reported in above sections.</p>
560	<p><b>10. Member State-sponsored impaired asset management agencies subject to transitional provision</b></p> <p>Article 36 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of assets referred to in Article 36 of Commission Delegated Regulation (EU) 2015/61 reported in above sections.</p>

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Row	Legal references and instructions
570	<p><b>11. Securitisations backed by residential loans subject to transitional provision</b></p> <p>Article 37 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of assets referred to in Article 37 of Commission Delegated Regulation (EU) 2015/61 reported in above sections.</p>
580	<p><b>12. Level 1/2A/2B assets excluded due to currency reasons</b></p> <p>Articles 8(6), 10(1)(d) and 12(1)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Institution shall report the portion of assets complying with Article 8(6), 10(1)(d) and Article 12(1)(c) that is not recognisable by institution under the provisions set out in those Articles.</p>
590	<p><b>13. Level 1/2A/2B assets excluded for operational reasons except for currency reasons</b></p> <p>Article 8 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report assets complying with Article 7 of the Commission Delegated Regulation (EU) 2015/61 but that do not meet the requirements specified in Article 8 of the same regulation, provided that they have not been reported in row 580 for currency reasons.</p>
600	<p><b>14. Level 1 Non-interest bearing assets (held by credit institutions for religious reasons)</b></p> <p>Credit institutions shall report the total amount of Level 1 non-interest bearing assets (held by credit institutions for religious reasons).</p>
610	<p><b>15. Level 2A Non-interest bearing assets (held by credit institutions for religious reasons)</b></p> <p>Credit institutions shall report the total amount of Level 2A non-interest bearing assets (held by credit institutions for religious reasons).</p>

**REPORTING ON LIQUIDITY (PART 2 OUTFLOWS)**

1. Outflows
  - 1.1. General remarks
    1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.
    2. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.

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3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authorities complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.
4. In accordance with Article 22(1) of Commission Delegated Regulation (EU) 2015/61, liquidity outflows shall:
  - i. include those categories referred to in Article 22(2) of Commission Delegated Regulation (EU) 2015/61
  - ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in Commission Delegated Regulation (EU) 2015/61.
5. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' just refers to these. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
6. Outflows within a group or an institutional protection scheme (except for outflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential outflow rate and outflows from operational deposits maintained in the context of an institutional Protection Scheme or a cooperative network) shall be reported in the relevant categories. These outflows shall also be separately reported as memorandum items.
7. The liquidity outflows shall be reported only once in the template unless additional outflows according to article 30 of the Commission Delegated Regulation (EU) 2015/61 are applicable or where the item is also a memorandum item. The reporting of the memorandum items does not affect the calculations of liquidity outflows.
8. When reporting in a significant currency, the following shall always apply:
  - only items and flows denominated in that currency shall be reported;
  - in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
  - where the Commission Delegated Regulation (EU) 2015/61 allows netting it may only be applied to flows in that currency;

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— where a flow has multicurrency optionality, the credit institution shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that significant currency.

9. The standard weights in column 040 of template C 73.00 of Annex XXIV are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided here for information.
10. The template contains information about collateralised liquidity flows, referred to as 'secured lending and capital-market driven transactions' in Commission Delegated Regulation (EU) 2015/61, and for the purpose of calculating LCR as defined in that regulation.
11. A separate template is provided for collateral swaps, C 75.00 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 of Annex XXIV, which only covers cash- versus-collateral transactions.
- 1.2. Specific remarks regarding settlement and forward starting transactions
12. Credit institutions shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.7.3. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than of the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In the case of repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored

13. Decision tree for sections 1 of C 73.00 of Annex XXIV, the decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well. DA refers to Commission Delegated Regulation (EU) 2015/61.



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#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transaction entered into subsequent to the reporting date;	Yes	<b>Do not report</b>
		No	# 3
3	Forward transaction that start prior to and mature after the 30-day horizon.	Yes	<b>Do not report</b>
		No	ID 1.1.7.3.
4	An item requiring additional outflows in accordance with Article 30 of DA?	Yes	# 5 and subsequently # 48
		No	# 5
5	Retail deposit in accordance with Article 3(8) of DA.	Yes	# 6
		No	# 12
6	Canceled deposit with a residual maturity of less than 30 calendar days and where pay-out has been agreed to another credit institution?	Yes	ID 1.1.1.1.
		No	# 7
7	Deposit in accordance with Article 25(4) of DA?	Yes	<b>Do not report</b>
		No	# 8
8	Deposit in accordance with Article 25(5) of DA?	Yes	ID 1.1.1.5.
		No	# 9
9	Deposit in accordance with Article 25(2) of DA?	Yes	Allocate into one relevant item of ID 1.1.1.2.
		No	# 10
10	Deposit in accordance with Article 24(4) of DA?	Yes	ID 1.1.1.4.
		No	# 11
11	Deposit in accordance with Article 24(1) of DA?	Yes	ID 1.1.1.3.
		No	ID 1.1.1.6.
12	Liability that become due, can be called for pay- out by the issuer or by the provider of the funding or entail an expectation by the provider of the funding that the credit institution would repay the liability during the next 30 calendar days?	Yes	# 13
		No	# 29

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#	Item	Decision	Reporting
13	Liability resulting from the institution's own operating expenses?	Yes	ID 1.1.7.1.
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with Article 28(6) of DA?	Yes	Follow path for retail deposits (ie. answer yes for # 5 and treat accordingly)
		No	# 15
15	Liability in form of debt security?	Yes	ID 1.1.7.2.
		No	# 16
16	Deposit received as collateral?	Yes	Allocate across relevant items of ID 1.1.4.
		No	# 17
17	Deposit arising out of a corresponding banking or from the prime brokerage?	Yes	ID1.1.3.1.
		No	# 18
18	Operational deposit in accordance with Article 27 of DA?	Yes	# 19
		No	# 24
19	Maintained in the context of IPS or a cooperative network?	Yes	# 20
		No	# 22
20	Treated as liquid assets for the depositing credit institution?	Yes	ID 1.1.2.2.2.
		No	# 21
21	Maintained to obtain cash clearing and central credit institution services within a network?	Yes	ID 1.1.2.4.
		No	ID 1.1.2.2.1.
22	Maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship?	Yes	Allocate into one relevant item of ID 1.1.2.1.
		No	# 23
23	Maintained in the context of an established operational relationship (other) with non-financial customers?	Yes	ID 1.1.2.3.
		No	# 24
24	Other deposit?	Yes	# 25
		No	# 26

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#	Item	Decision	Reporting
25	Deposits by financial customers?	Yes	ID 1.1.3.2.
		No	Allocate into one relevant item of ID 1.1.3.3.
26	Liability from secured lending and capital market driven transaction with the exception of derivatives and collateral swaps?	Yes	Allocate into one relevant item of ID 1.2.
		No	# 27
27	Liability from collateral swaps?	Yes	Allocate into one relevant item of C75.00 and ID 1.3. where applicable.
		No	# 28
28	Liability resulting in an outflow from derivatives in accordance with Article 30(4) of DA?	Yes	ID 1.1.4.5.
		No	ID1.1.7.3.
29	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Article 31 of DA?	Yes	# 30
		No	# 38
30	Committed credit facility?	Yes	# 31
		No	# 33
31	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.5.1.6.
		No	# 32
32	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.5.1.5.
		No	Allocate into one relevant remaining item of ID 1.1.5.1.
33	Committed liquidity facility?	Yes	# 34
		n/a	n/a
34	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.5.2.7.
		No	# 35
35	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.5.2.6.
		No	# 36

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#	Item	Decision	Reporting
36	To SSPEs?	Yes	Allocate into one relevant item of ID 1.1.5.2.4.
		No	# 37
37	To personal investment companies?	Yes	ID 1.1.5.2.3.
		No	Allocate into one relevant remaining item of ID 1.1.5.2.
38	Other product or service in accordance with Article 23 of DA?	Yes	# 39
		No	<b>Do not report</b>
39	Trade finance off balance sheet related product?	Yes	ID1.1.6.8.
		No	# 40
40	Contractual commitments to extend funding to non-financial customers in excess of monies due from those customers?	Yes	One of the following IDs: 1.1.6.6.1.1. to 1.1.6.6.1.4.
		No	# 41
41	Undrawn loans and advances to wholesale counterparties?	Yes	ID 1.1.6.2.
		No	# 42
42	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.6.3.
		No	# 43
43	Is it other planned outflow related to renewal or extension of new loans?	Yes	ID 1.1.6.6.2.
		No	# 44
44	Credit cards?	Yes	ID 1.1.6.4.
		No	# 45
45	Overdraft?	Yes	ID 1.1.6.5.
		No	# 46
46	Planned derivatives payable?	Yes	ID1.1.6.7.
		No	# 47
47	Other off balance sheet and contingent funding obligation?	Yes	ID1.1.6.1.
		No	ID 1.1.6.9.

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#	Item	Decision	Reporting
48	Debt security already reported in item 1.1.7.2 of C 73.00?	Yes	<b>Do not report</b>
		No	# 49
49	Liquidity requirement for derivatives in accordance with article 30.4 of DA already considered in question # 28?	Yes	<b>Do not report</b>
		No	Allocate across relevant items of ID 1.1.4.

## 1.3. Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b>Amount</b></p> <p>1.1. Unsecured transactions/deposits specific instructions:</p> <p>Credit institutions shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 22 to 31 of Commission Delegated Regulation (EU) 2015/61.</p> <p>Subject to prior approval of the competent authority within each category of outflows, the amount of each item reported in Column 010 of template C 73.00 of Annex XXIV shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 26.</p> <p>1.2. Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the outstanding balance of the liabilities in accordance with Article 22(2) of Commission Delegated Regulation (EU) 2015/61, which represent the cash leg of the secured transaction.</p>
020	<p><b>Market value of collateral extended</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges (in accordance with Article 8(5) of Commission Delegated Regulation (EU) 2015/61 and subject to the following conditions:</p> <ul style="list-style-type: none"> <li>— These extended collateral to be reported only refer to Level 1, 2A and 2B assets that would qualify upon maturity as liquid assets in accordance with Title II. Where collateral is Level 1, 2A or 2B but would not qualify as liquid asset in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 it shall be reported as non-liquid. Similarly, where a credit institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (in accordance with Article 12(1)(c)(i) to (iii) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognized within liquid assets, the surplus amount shall be reported in the non-liquid section;</li> <li>— Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the secured transaction reporting).</li> </ul>

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Column	Legal references and instructions
030	<p><b>Value of collateral extended according to Article 9</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the value of extended collateral in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61. This is calculated by multiplying Column 020 of template C 73.00 of Annex XXIV by the applicable weight/haircut from template C 72.00 of Annex XXIV corresponding to asset type. Column 030 of template C 73.00 of Annex XXIV is used in the calculation of the adjusted amount of liquid assets in template C 76.00 of Annex XXIV.</p>
040	<p><b>Standard Weight</b></p> <p>Articles 24 – 31 of Commission Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 040 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
050	<p><b>Applicable Weight</b></p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p>
060	<p><b>Outflow</b></p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here the outflows. This is calculated by multiplying Column 010 C 73.00 of Annex XXIV by Column 050 C 73.00 of Annex XXIV.</p>

## 1.4. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. OUTFLOWS</b></p> <p>Chapter 2 of Title III of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Chapter 2 of Title III of Commission Delegated Regulation (EU) 2015/61.</p>
020	<p><b>1.1. Outflows from unsecured transactions/deposits</b></p> <p>Articles 20 to 31 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Articles 21 to 31 with the exception of outflows in accordance with Article 28(3) and (4) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
030	<p><b>1.1.1. Retail deposits</b></p> <p>Articles 24 and 25 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on retail deposits as defined in Article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p> <p>In accordance with Article 28(6) of Commission Delegated Regulation (EU) 2015/61 credit institutions shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. Credit institutions will consider for this category of liability the applicable outflow rates provided for by the Commission Delegated Regulation (EU) 2015/61 for the different categories of retail deposits. Accordingly, credit institutions shall report as applicable weigh the average of the relevant applicable weights for all these deposits.</p>
040	<p><b>1.1.1.1. deposits where the pay-out has been agreed within the following 30 days</b></p> <p>Article 25(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here deposits with a residual maturity of less than 30 days where pay-out has been agreed.</p>
050	<p><b>1.1.1.2. deposits subject to higher outflows</b></p> <p>Articles 25(2) and (3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the full balance of the deposits subject to higher outflow rates in accordance with paragraph 2 and 3 of Article 25 of Commission Delegated Regulation (EU) 2015/61. Those retail deposits where the assessment under paragraph 2 of Article 25 for their categorization has not been carried out or is not completed shall also be reported here.</p>
060	<p><b>1.1.1.2.1. Category 1</b></p> <p>Article 25(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph (a) or two of the criteria in subparagraphs (b) to (e) of paragraph 2 of Article 25 of Commission Delegated Regulation (EU) 2015/61 unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this latter category.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph (a) of paragraph 3 of Article 25 of Commission Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred to in the previous paragraph and weighted by the cited corresponding amounts.</p>
070	<p><b>1.1.1.2.2. Category 2</b></p> <p>Article 25(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfills the criteria in subparagraph (a) of paragraph 2 of Article 25 of the Commission Delegated Regulation (EU) 2015/61 and at least another criterion referred to in that paragraph 2 or three or more criteria of the cited paragraph unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this latter category.</p>

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Row	Legal references and instructions
	<p>Those retail deposits where the assessment under paragraph 2 of Article 25 for their categorization has not been carried out or is not completed shall also be reported here.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in subparagraph (b) of paragraph 3 of Article 25 of the Commission Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred in the previous paragraphs and weighted by the cited corresponding amounts.</p>
080	<p><b>1.1.1.3. stable deposits</b></p> <p>Article 24 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24 (2) and (3) of the Commission Delegated Regulation (EU) 2015/61 respectively and where:</p> <ul style="list-style-type: none"> <li>— These deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or</li> <li>— These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this category;</li> <li>— The derogation specified in paragraph 4 of Article 24 is not applicable.</li> </ul>
090	<p><b>1.1.1.4. Derogated stable deposits</b></p> <p>Articles 24(4) and (6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU up to a maximum level of EUR 100 000 and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission Delegated Regulation (EU) 2015/61 respectively and where:</p> <p>These deposits do not fulfil the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or</p> <ul style="list-style-type: none"> <li>— These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) in which case they shall be reported within this category;</li> <li>— The derogation envisaged in paragraph 4 of Article 24 is applicable.</li> </ul>
100	<p><b>1.1.1.5. deposits in third countries where a higher outflow is applied</b></p> <p>Article 25(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of retail deposits taken in third countries where a higher outflow is applied in accordance with the national law which sets out liquidity requirements in that third country.</p>



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Row	Legal references and instructions
110	<p><b>1.1.1.6. other retail deposits</b></p> <p>Article 25(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other retail deposits than those captured in the previous items.</p>
120	<p><b>1.1.2. Operational deposits</b></p> <p>Articles 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on operational deposits in accordance with article 27 of the Commission Delegated Regulation (EU) 2015/61, with the exception of deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services which are considered as non- operational deposits in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p>
130	<p><b>1.1.2.1. maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained by the depositor in order to obtain clearing, custody, cash management or other comparable services in the context of an established relationship (in accordance with Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61) which is critically important to the depositor (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61); funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61).</p> <p>Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4)) shall be reported.</p> <p>Credit institutions shall report separately, in accordance with Article 27(2) of the Commission Delegated Regulation (EU) 2015/61, the amount of these deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions.</p>
140	<p><b>1.1.2.1.1. covered by DGS (Deposit Guarantee Scheme)</b></p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship that fulfills the criteria set out in Article 27(1)(a) and 27 (4) of the Commission Delegated Regulation (EU) 2015/61 and which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
150	<p><b>1.1.2.1.2. not covered by DGS</b></p> <p>Article 27(1)(a), Article 27(2) and Article 27(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfills the criteria set out in Article 27(1)(a) and 27 (4) of the Commission Delegated Regulation (EU) 2015/61 and which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>

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Row	Legal references and instructions
160	<p><b>1.1.2.2. maintained in the context of IPS (Institutional Protection Scheme) or a cooperative network</b></p> <p>Article 27(1)(b) and Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained in the context of a common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) of Regulation (EU) No 575/2013 or within a group of cooperative credit institutions permanently affiliated to a central body meeting the requirements of Article 113(6) of the same Regulation, or as a legal or contractually established minimum deposit by another credit institution that is a Member of the same institutional protection scheme or cooperative network, as set out in Article 27(1)(b) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report these deposits into different rows depending on whether they are treated as liquid assets by the depositing credit institution or not, in accordance with Article 27(3) of the Commission Delegated Regulation (EU) 2015/61.</p>
170	<p><b>1.1.2.2.1. not treated as liquid assets for the depositing institution</b></p> <p>Article 27(1)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained in the context of a cooperative network or an institutional protection scheme in accordance with the criteria set out in Article 27(1)(b) of the Commission Delegated Regulation (EU) 2015/61, provided those deposits are not recognized as liquid assets for the depositing credit institution.</p>
180	<p><b>1.1.2.2.2. treated as liquid assets for the depositing credit institution</b></p> <p>Article 27(1)(b) and Article 27(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report deposits from credit institutions placed at the central credit institution that are considered as liquid assets for the depositing credit institution in accordance with Article 16 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the amount of these deposits up to the amount of the correspondent liquid assets after haircut, as set out in Article 27(3) of the Commission Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.2.3. maintained in the context of an established operational relationship (other) with non-financial customers</b></p> <p>Article 27(1)(c), Article 27(4) and Article 27(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by a non-financial customer in the context of an established operational relationship other than that mentioned in Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61, and subject to the requirements set out in Article 27(6).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61) shall be reported.</p>

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Row	Legal references and instructions
200	<p><b>1.1.2.4. maintained to obtain cash clearing and central credit institution services within a network</b></p> <p>Article 27(1)(d) and Article 27(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by the depositor to obtain cash clearing and central institution services and where the credit institution belongs to one of a network or schemes referred to in Article 16 of the Commission Delegated Regulation (EU) 2015/61, as set out in Article 27(1)(d) of the Commission Delegated Regulation (EU) 2015/61. These cash clearing and central credit institution services only covers such services to the extent that they are rendered in the context of an established relationship which is critically important to the depositor (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61); funds in excess of those required for the provision of operational services are treated as non-operational deposits (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely (in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61) shall be reported.</p>
210	<p><b>1.1.3. Non-operational deposits</b></p> <p>Art 27 (5), Article 28(1) and Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on unsecured deposits referred to in Article 28(1) of the Commission Delegated Regulation (EU) 2015/61 and those arising out of a correspondent banking or from the provision of prime brokerage services in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report separately, with the exception of the liabilities arising out of correspondent banking relationship or from the provision of prime brokerage services in accordance with Article 27(5) of the Commission Delegated Regulation (EU) 2015/61, the amount of these non-operational deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions.</p>
220	<p><b>1.1.3.1. correspondent banking and provisions of prime brokerage deposits</b></p> <p>Article 27(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits arising out of correspondent banking relationship or from the provision of prime brokerage as referred to in Article 27(5) of the Commission Delegated Regulation (EU) 2015/61.</p>
230	<p><b>1.1.3.2. deposits by financial customers</b></p> <p>Article 31(10) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits in accordance with Article 27 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall include here also funds in excess of those required for the provision of the operational services in accordance with Article 27(4) of the Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
240	<p><b>1.1.3.3. deposits by other customers</b></p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) in accordance with Article 28(1) of the Commission Delegated Regulation (EU) 2015/61, to the extent they are not considered as operational deposits in accordance with Article 27.</p> <p>This section shall also include:</p> <ul style="list-style-type: none"> <li>— funds in excess of those required for the provision of the operational services in accordance with Article 27(4) of the Commission delegated Regulation (EU) 2015/61 provided that they are not from financial customers; and</li> <li>— the excess part of the deposits in accordance with Article 27(6) of the Commission Delegated Regulation (EU) 2015/61.</li> </ul> <p>These deposits shall be reported in two different rows depending on the amount of the deposit covered or not covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).</p>
250	<p><b>1.1.3.3.1. covered by DGS</b></p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of these deposits maintained by other customers and covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
260	<p><b>1.1.3.3.2. not covered by DGS</b></p> <p>Article 28(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of these deposits maintained by other customers and not covered by a Deposit Scheme Guarantee in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1).</p>
270	<p><b>1.1.4. Additional outflows</b></p> <p>Article 30 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on additional outflows as defined in Article 30 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>In accordance with Article 30(7) of the Commission Delegated Regulation (EU) 2015/61 deposits received as collateral shall not be considered as liabilities for the purposes of Article 27 or 29 of the Commission Delegated Regulation (EU) 2015/61 but shall be subject to the provisions of paragraphs 1 to 6 of article 30 of the Commission Delegated Regulation (EU) 2015/61 where applicable.</p>
280	<p><b>1.1.4.1. collateral other than Level 1 assets posted for derivatives</b></p> <p>Article 30(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>

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Row	Legal references and instructions
290	<p><b>1.1.4.2. level 1 EHQ Covered Bonds assets collateral posted for derivatives</b></p> <p>Article 30(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of level 1 EHQ Covered Bonds collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
300	<p><b>1.1.4.3. material outflows due to deterioration of own credit quality</b></p> <p>Article 30(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of additional outflows they have calculated and notified to the competent authorities in accordance with Article 30(2) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in Row 300 such that the sum of the outflows is 100 % outflow in total for the transaction.</p>
310	<p><b>1.1.4.4. impact of an adverse market scenario on derivatives, financing transactions and other contracts</b></p> <p>Article 30(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows calculated in accordance with the delegated act to be adopted by the Commission pursuant to Article 423(3) of Regulation (EU) No 575/2013.</p>
320	<p><b>1.1.4.4.1. HLBA (Historical Look-back Approach) approach</b></p> <p>Article 30(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount resulting from application of the Historical Look-back Approach in accordance with the delegated act to be adopted by the Commission pursuant to Article 423(3) of Regulation (EU) No 575/2013.</p>
330	<p><b>1.1.4.4.2. AMAO (Advanced Method for Additional Outflows) approach</b></p> <p>Article 30(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the excess amount over the amount in item 1.1.4.4.1. resulting from the application of the Advanced Method for Additional Outflows in accordance with the delegated act to be adopted by the Commission pursuant to Article 423(3) of Regulation (EU) No 575/2013.</p> <p>Only credit institutions that have been permitted by the relevant competent authorities to use the internal-model method (IMM) set out in Section 6 of Chapter 6 of Regulation (EU) No 575/2013 shall report this item.</p>
340	<p><b>1.1.4.5. outflows from derivatives</b></p> <p>Article 30(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II of Regulation (EU) No 575/2013 calculated in accordance with Article 21 of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
	<p>For significant currency reporting only, credit institutions shall report outflows which occur only in the respective significant currency. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR- 10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).</p>
350	<p><b>1.1.4.6. short positions</b></p> <p>Article 30(5) and Article 30(11) of Commission Delegated Regulation (EU) 2015/61</p> <p>The credit institution shall add an additional outflow corresponding to 100 % of the market value of securities or other assets sold short and to be delivered within 30 calendar day period to reflect the requirement that the credit institution needs to collateralise assets borrowed to settle any short sales. No outflow shall be assumed either if the credit institution owns the securities to be delivered, since they have been fully paid for, or has borrowed them at terms requiring their return only after the 30 calendar day period, and the securities do not form part of the institution's liquid assets. If the short position is being covered by an existing collateralised securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar day period and receive a 0 % outflow.</p>
360	<p><b>1.1.4.6.1. covered by collateralized SFT (securities financing transactions)</b></p> <p>Article 30(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short that are covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 calendar day period and the securities do not form part of the institutions liquid assets. If the short position is being covered by a collateralized securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar days period and receive a 0 % outflow.</p>
370	<p><b>1.1.4.6.2. other</b></p> <p>Article 30(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short other than those covered by collateralized securities financing transactions and to be delivered within 30 calendar days unless the credit institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 calendar day period and the securities do not form part of the institutions liquid assets.</p>
380	<p><b>1.1.4.7. callable excess collateral</b></p> <p>Article 30(6)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of excess collateral that the institution holds and that can be contractually called at any times by the counterparty.</p>

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Row	Legal references and instructions
390	<p><b>1.1.4.8. due collateral</b></p> <p>Article 30(6)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.</p>
400	<p><b>1.1.4.9. liquid asset collateral exchangeable for non liquid assets</b></p> <p>Article 30(6)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the institution.</p>
410	<p><b>1.1.4.10. loss of funding on structured financing activities</b></p> <p>Article 30(8) to 30(10) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall assume 100 % outflow for loss of funding on asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period issued by the credit institution or by sponsored conduits or SPVs.</p> <p>Credit institutions that are providers of liquidity facilities associated with financing programs reported here do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.</p>
420	<p><b>1.1.4.10.1. structured financing instruments</b></p> <p>Article 30(8) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the current outstanding amount of own liabilities or liabilities of sponsored conduits or SPVs from asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period.</p>
430	<p><b>1.1.4.10.2. financing facilities</b></p> <p>Article 30(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maturing amount of liabilities from asset- backed commercial papers, conduits, securities investment vehicles and other such financing facilities, in so far they do not enter into the scope of definition of the instruments defined in item 1.1.4.10.1., or the amount of assets that could potentially be returned or the liquidity required in the scope of those instruments.</p>

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Row	Legal references and instructions
	<p>All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Credit institutions having structured financing facilities that include the issuance of short-term debt instruments, such as asset backed commercial paper, shall report the potential liquidity outflows from these structures. These include, but are not limited to, (i) the inability to refinance maturing debt, and (ii) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the 'return' of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement ('liquidity puts') within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the credit institution shall, in determining the HQLA requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the 'return' of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.</p>
440	<p><b>1.1.4.11. assets borrowed on an unsecured basis</b></p> <p>Article 30(11) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here assets borrowed on an unsecured basis and maturing within the 30 days. These assets shall be assumed to run off in full, leading to a 100 % outflow. This treatment aims to reflect the fact that securities lent against a fee are likely to be recalled under stressed conditions or that security lenders will seek full collateralization.</p> <p>Credit institutions shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the credit institution does not own the securities and they do not form part of institutions liquidity buffer.</p>
450	<p><b>1.1.4.12. internal netting of client's positions</b></p> <p>Article 30(12) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the market value of client's assets where in relation to prime brokerage services the credit institution has financed the assets of one client by internally netting them against the short sales of another client.</p>
460	<p><b>1.1.5. Committed facilities</b></p> <p>Article 31 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows as defined in Article 31 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall also report here on committed facilities in accordance with Article 29 of the Commission Delegated Regulation (EU) 2015/61.</p> <p>Maximum amount that could be drawn shall be assessed in accordance with Article 31(2) of Commission Delegated Regulation (EU) 2015/61.</p>
470	<p><b>1.1.5.1. credit facilities</b></p> <p>Credit institutions shall report here on committed credit facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61.</p>



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Row	Legal references and instructions
480	<p><b>1.1.5.1.1. to retail customers</b></p> <p>Article 31(3) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to retail customers as defined in Article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p>
490	<p><b>1.1.5.1.2. to non-financial customers other than retail customers</b></p> <p>Article 31(4) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are neither financial customers in accordance with Article 3(9) of Commission Delegated Regulation (EU) 2015/61 nor retail customers in accordance with Article 3(8) of Commission Delegated Regulation (EU) 2015/61 and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.</p>
500	<p><b>1.1.5.1.3. to credit institutions</b></p> <p>Credit institutions shall report here on committed credit facilities provided to credit institutions.</p>
510	<p><b>1.1.5.1.3.1. for funding promotional loans of retail customers</b></p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
520	<p><b>1.1.5.1.3.2. for funding promotional loans of non-financial customers</b></p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with article 3(9) of Commission Delegated Regulation (EU) 2015/61 nor retail customers in accordance with article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
530	<p><b>1.1.5.1.3.3. other</b></p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions other than those reported above.</p>

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Row	Legal references and instructions
540	<p><b>1.1.5.1.4. to regulated financial institutions other than credit institutions</b></p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than credit institutions.</p>
550	<p><b>1.1.5.1.5. within a group or an IPS if subject to preferential treatment</b></p> <p>Article 29 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
560	<p><b>1.1.5.1.6. within an IPS or cooperative network if treated as liquid asset by the depositing institution</b></p> <p>Article 31(7) of Commission Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed credit facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
570	<p><b>1.1.5.1.7. to other financial customers</b></p> <p>Article 31(8)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities other than those reported above to other financial customers.</p>
580	<p><b>1.1.5.2. liquidity facilities</b></p> <p>Article 31(1) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on committed liquidity facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61.</p>
590	<p><b>1.1.5.2.1. to retail customers</b></p> <p>Article 31(3) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to retail customers as defined in Article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p>
600	<p><b>1.1.5.2.2. to non-financial customers other than retail customers</b></p> <p>Article 31(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are neither financial customers in accordance with article 3(9) of Commission Delegated Regulation (EU) 2015/61 nor retail customers in accordance with article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
610	<p><b>1.1.5.2.3. to personal investment companies</b></p> <p>Article 31(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amounts that could be drawn from undrawn committed liquidity facilities provided to private investment companies.</p>
620	<p><b>1.1.5.2.4. to SSPEs (securitization special purpose vehicle)</b></p> <p>Credit institutions shall report here on committed liquidity facilities provided to SSPEs.</p>
630	<p><b>1.1.5.2.4.1. to purchase assets other than securities from non-financial customers</b></p> <p>Article 31(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount of undrawn committed liquidity facilities provided to an SSPE for the purpose of enabling such SSPE to purchase assets, other than securities from clients that are not financial customers, to the extent that it exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased.</p>
640	<p><b>1.1.5.2.4.2. other</b></p> <p>Article 31(8)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to SSPEs for other than above mentioned reasons. This includes arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
650	<p><b>1.1.5.2.5. to credit institutions</b></p> <p>Credit institutions shall report here on committed liquidity facilities provided to credit institutions.</p>
660	<p><b>1.1.5.2.5.1. for funding promotional loans of retail customers</b></p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
670	<p><b>1.1.5.2.5.2. for funding promotional loans of non-financial customers</b></p> <p>Article 31(9) of Commission Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with article 3(9) of Commission Delegated Regulation (EU) 2015/61 nor retail customers in accordance with article 3(8) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
680	<p>1.1.5.2.5.3. <b>other</b></p> <p>Article 31(8)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn of undrawn committed liquidity facilities provided to credit institutions not mentioned above.</p>
690	<p>1.1.5.2.6. <b>within a group or an IPS if subject to preferential treatment</b></p> <p>Article 29 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities for which they have received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
700	<p>1.1.5.2.7. <b>within an IPS or cooperative network if treated as liquid asset by the depositing institution</b></p> <p>Article 31(7) of Commission Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
710	<p>1.1.5.2.8. <b>to other financial customers</b></p> <p>Article 31(8)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.</p>
720	<p>1.1.6. <b>Other products and services</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on those products or services referred to in Article 23(1) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>The amount to be reported shall be the maximum amount that could be drawn from those products or services referred to in Article 23(1) of the Commission Delegated Regulation (EU) 2015/61.</p> <p>The applicable weight to be reported shall be the weight as determined by the competent authorities in accordance with the procedure set out in Article 23(2) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
730	<p>1.1.6.1. <b>Other off-balance sheet and contingent funding obligations</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of guarantees and other off-balance sheet and contingent funding obligations referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
740	<p>1.1.6.2. <b>undrawn loans and advances to wholesale counterparties</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
750	<p>1.1.6.3. <b>mortgages that have been agreed but not yet drawn down</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
760	<p>1.1.6.4. <b>credit cards</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of credit cards referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
770	<p>1.1.6.5. <b>overdrafts</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of overdrafts referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
780	<p>1.1.6.6. <b>planned outflows related to renewal or extension of new retail or wholesale loans</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
790	<p>1.1.6.6.1. <b>Excess of funding to non-financial customers</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the monies due from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
800	<p>1.1.6.6.1.1. <b>excess of funding to retail customers</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the monies due from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>

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Row	Legal references and instructions
810	<p><b>1.1.6.6.1.2. excess of funding to non-financial corporates</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the monies due from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
820	<p><b>1.1.6.6.1.3. excess of funding to sovereigns, MLDBs (multilateral development banks) and PSEs (public sector entities)</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the monies due from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
830	<p><b>1.1.6.6.1.4. excess of funding to other legal entities</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the monies due from such customers referred to by Article 32(3)(a) when the former exceeds the latter.</p>
840	<p><b>1.1.6.6.2. other</b></p> <p>Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61 not captured above.</p>
850	<p><b>1.1.6.7. planned derivatives payables</b></p> <p>Article 23 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of planned derivatives payables referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
860	<p><b>1.1.6.8. trade finance off-balance sheet related products</b></p> <p>Credit institutions shall report the amount of the products or services related to trade finance referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
870	<p><b>1.1.6.9. others</b></p> <p>Article 23(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other products or services than those cited above referred to in Article 23(1) of Commission Delegated Regulation (EU) 2015/61.</p>
880	<p><b>1.1.7. Other liabilities</b></p> <p>Article 28(2), Article 28(6) and Article 31(10) of the Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report outflows from other liabilities as provided in Article 28(2), Article 28(6) and Article 31(10) of the Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
	<p>This item shall also include, where necessary, additional balances required to be kept in central bank reserves where agreed between the relevant competent authority and the ECB or the central bank according to Article 10(1)(b) (iii) of Commission Delegated Regulation (EU) 2015/61.</p>
890	<p><b>1.1.7.1. liabilities resulting from operating expenses</b></p> <p>Article 28(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of liabilities resulting from the credit institution's own operating expenses as referred to in Article 28(2) of the Commission Delegated Regulation (EU) 2015/61.</p>
900	<p><b>1.1.7.2. in the form of debt securities if not treated as retail deposits</b></p> <p>Article 28(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the credit institution other than that reported as retail deposits as referred to in Article 28(6) of the Commission Delegated Regulation (EU) 2015/61. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.</p>
910	<p><b>1.1.7.3. Others</b></p> <p>Article 31(10) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of any liabilities that come due in the next 30 calendar days other than those referred to in Article 23 to 31 of Commission Delegated Regulation (EU) 2015/61.</p>
920	<p><b>1.2. Outflows from secured lending and capital market-driven transactions</b></p> <p>Article 28(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013. Collateral swap (which cover collateral-versus- collateral transactions) shall be reported in template C 75.00 of Annex XXIV.</p>
930	<p><b>1.2.1. Counterparty is central bank</b></p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank.</p>
940	<p><b>1.2.1.1. level 1 excl. EHQ Covered Bonds collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 collateral excluding extremely high quality covered bonds.</p>

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Row	Legal references and instructions
950	<p><b>1.2.1.2. level 1 EHQ Covered Bonds collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 collateral which is extremely high quality covered bonds.</p>
960	<p><b>1.2.1.3. level 2A collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2A collateral, all types.</p>
970	<p><b>1.2.1.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (i),(ii) or (iv).</p>
980	<p><b>1.2.1.5. level 2B covered bonds</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in Article 12(1)(e).</p>
990	<p><b>1.2.1.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are commercial or individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (iii) or (v).</p>



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Row	Legal references and instructions
1000	<p><b>1.2.1.7. other Level 2B assets collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B collateral not captured above.</p>
1010	<p><b>1.2.1.8. non-liquid assets collateral</b></p> <p>Article 28(3)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Non liquid assets collateral.</p>
1020	<p><b>1.2.2. Counterparty is non-central bank</b></p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank.</p>
1030	<p><b>1.2.2.1. level 1 excl. EHQ Covered Bonds collateral</b></p> <p>Article 28(3)(a) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 collateral excluding extremely high quality covered bonds.</p>
1040	<p><b>1.2.2.2. level 1 EHQ Covered Bonds collateral</b></p> <p>Article 28(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 collateral which is extremely high quality covered bonds.</p>
1050	<p><b>1.2.2.3. level 2A collateral</b></p> <p>Article 28(3)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2A collateral.</p>

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Row	Legal references and instructions
1060	<p><b>1.2.2.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</b></p> <p>Article 28(3)(d)(i) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (i), (ii) or (iv).</p>
1070	<p><b>1.2.2.5. level 2B covered bonds</b></p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in Article 12(1)(e).</p>
1080	<p><b>1.2.2.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</b></p> <p>Article 28(3)(e) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are commercial or individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in Article 13(2)(g) points (iii) or (v).</p>
1090	<p><b>1.2.2.7. other Level 2B assets collateral</b></p> <p>Article 28(3)(f) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B collateral not captured above.</p>
1100	<p><b>1.2.2.8. non-liquid assets collateral</b></p> <p>Article 28(3)(g) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.</p>

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Row	Legal references and instructions
1110	<p><b>1.2.2.8.1. counterparty is central govt, PSE&lt;=RW20 %, MDB</b></p> <p>Article 28(3)(d) (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the collateral is non-liquid asset and the counterparty is central government, public sector entity with risk weighting equal to or less than 20 %, or multilateral development bank.</p>
1120	<p><b>1.2.2.8.2. other counterparty</b></p> <p>Article 28(3)(g) (ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank, central government, public sector entity with risk weighting less than 20 %, or multilateral development bank and the collateral extended is non liquid asset.</p>
1130	<p><b>1.3. Total outflows from collateral swaps</b></p> <p>The sum of outflows from C75.00 of Annex XXIV Column 050 shall be reported in Column 060.</p>
<b>MEMORANDUM ITEMS</b>	
1140	<p><b>2. Retail bonds with a residual maturity of less than 30 days</b></p> <p>Article 28(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds needs to have been reported also within the corresponding category of retail deposits as indicated in the description of retail deposits (instruction of rows 030-110).</p>
1150	<p><b>3. Retail deposits exempted from the calculation of outflows</b></p> <p>Article 25(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here those categories of deposits exempted from the calculation of outflows if the conditions of Article 25(4)(a) or (b) have been met (i.e. when the depositor is not allowed for withdrawal within 30 calendar days or for early withdrawals within 30 calendar days subject to specific penalty).</p>
1160	<p><b>4. Not assessed retail deposits</b></p> <p>Article 25(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here those retail deposits where the assessment envisaged in paragraph 2 of Article 25 of Commission Delegated Regulation (EU) 2015/61 has not been carried out or is not completed.</p> <p>These deposits need to have been also reported within the category 2 of deposits subject to higher outflow rates as indicated in the instructions of row 070.</p>

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Row	Legal references and instructions
1170	<p><b>5. Liquidity outflows to be netted by interdependent inflows</b></p> <p>Credit institutions shall report the outstanding balance of all liabilities and off- balance sheet commitments, whose liquidity outflows have been netted by the interdependent inflows in accordance with Article 26 of Commission Delegated Regulation (EU) 2015/61.</p>
	<p><b>6. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Credit institutions shall report here on operational deposits referred to in item 1.1.2.1. broken down by the following counterparties:</p> <ul style="list-style-type: none"> <li>— Credit institutions;</li> <li>— financial customers other than credit institutions;</li> <li>— sovereigns, central banks, multilateral development banks and public sector entities;</li> <li>— other customers.</li> </ul>
1180	<p><b>6.1. provided by credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by credit institutions.</p>
1190	<p><b>6.2. provided by financial customers other than credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by financial customers other than credit institutions.</p>
1200	<p><b>6.3. provided by sovereigns, central banks, MDBs and PSEs</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by sovereigns, central banks, multilateral development banks and public sector entities.</p>
1210	<p><b>6.4. provided by other customers</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by other customers (other than those mentioned above and customers considered for the retail deposits).</p>
	<p><b>7. Non-operational deposits maintained by financial customers and other customers</b></p> <p>Credit institutions shall report here non-operational deposits referred to in items 1.1.3.2. and 1.1.3.3., broken down by the following counterparties:</p> <ul style="list-style-type: none"> <li>— Credit institutions;</li> <li>— financial customers other than credit institutions;</li> <li>— sovereigns, central banks, multilateral development banks and public sector entities;</li> <li>— other customers.</li> </ul>

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Row	Legal references and instructions
1220	<p><b>7.1. provided by credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of non- operational deposits referred to in item 1.1.3.2. provided by credit institutions.</p>
1230	<p><b>7.2. provided by financial customers other than credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of non- operational deposits referred to in item 1.1.3.2. provided by financial customers other than credit institutions.</p>
1240	<p><b>7.3. provided by sovereigns, central banks, MDBs and PSEs</b></p> <p>Credit institutions shall report the amount of the outstanding balance of non- operational deposits referred to in item 1.1.3.3. provided by sovereigns, central banks, Multilateral Development Banks and Public Sector Entities.</p>
1250	<p><b>7.4. provided by other customers</b></p> <p>Credit institutions shall report the amount of the outstanding balance of non- operational deposits referred to in item 1.1.3.3. provided by other customers (other than those above mentioned and customers considered for the retail deposits).</p>
1260	<p><b>8. Funding commitments to non-financial customers</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the outstanding amount of the contractual commitments to non-financial customers to extend funding within 30 days.</p> <p>For the purpose of this item contractual commitments shall only comprise those that are not recognized as liquidity outflows.</p>
1270	<p><b>9. Level 1 excl. EHQ covered bonds collateral posted for derivatives</b></p> <p>Credit institutions shall report the market value of non EHQ covered bonds Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
1280	<p><b>10. SFTS monitoring</b></p> <p>Credit institutions shall report, in accordance with the delegated act to be adopted by the Commission pursuant to Article 423(3) of Regulation (EU) No 575/2013, the total amount of collateral posted for the Securities Financing Transactions ('SFTs') where a change in the relevant exchange rate could trigger outflows of collateral from the institution due to one leg of the SFT being denominated differently from the other.</p>
	<p><b>11. Intra group or IPS outflows</b></p> <p>Credit institutions shall report here all transactions reported in item 1 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>

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Row	Legal references and instructions
1290	<p><b>11.1. of which: to financial customer</b></p> <p>Credit institutions shall report total amount reported in item 1.1. to financial customers within the scope of item 11.</p>
1300	<p><b>11.2. of which: to non-financial customers</b></p> <p>Credit institutions shall report total amount reported in item 1.1. to non-financial customers within the scope of item 11.</p>
1310	<p><b>11.3. of which: secured</b></p> <p>Credit institutions shall report total amount of secured transactions reported in item 1.2. within the scope of item 11.</p>
1320	<p><b>11.4. of which: credit facilities without preferential treatment</b></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities reported in item 1.1.5.1. to entities within the scope of item 11 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
1330	<p><b>11.5. of which: liquidity facilities without preferential treatment</b></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities reported in item 1.1.5.2. to entities within the scope of item 11 for which they have not received permission to apply a lower outflow rate in accordance with article 29 of Commission Delegated Regulation (EU) 2015/61.</p>
1340	<p><b>11.6. of which: operational deposits</b></p> <p>Credit institutions shall report the amount of deposits referred to in item 1.1.2. to entities within the scope of item 11.</p>
1350	<p><b>11.7. of which: non-operational deposits</b></p> <p>Credit institutions shall report the amount of the outstanding balance of the deposits referred to in item 1.1.3. from entities within the scope of item 11.</p>
1360	<p><b>11.8. of which: liabilities in the form of debt securities if not treated as retail deposits</b></p> <p>Credit institutions shall report the amount of the outstanding balance of debt securities reported in item 1.1.7.2. which are held by entities within the scope of item 11.</p>
1370	<p><b>12. FX outflows</b></p> <p>This item shall only be reported in case of reporting in currencies subject to separate reporting.</p>

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Row	Legal references and instructions
	For significant currency reporting only, credit institutions shall report the portion of outflows from derivatives (reported in item 1.1.4.5.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).
1380	<p><b>13. Third countries outflows — transfer restrictions or non- convertible currencies</b></p> <p>Credit institutions shall report here liquidity outflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies.</p>
1390	<p><b>14. Additional balances required to be installed in central bank reserves</b></p> <p>Credit institutions shall report, where necessary, the amount of additional balances required to be kept in central bank reserves where agreed between the relevant competent authority and the ECB or the central bank according to Article 10(1)(b) (iii) of Commission Delegated Regulation (EU) 2015/61.</p>

**REPORTING ON LIQUIDITY (PART 3: INFLOWS)**

2. Inflows
  - 2.1. General remarks
    1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured in grey.
    2. Credit institutions shall submit the template in the currencies specified in Article 4(5) of Commission Delegated Regulation (EU) 2015/61.
    3. In accordance with Article 32 of Commission Delegated Regulation (EU) 2015/61, liquidity inflows shall:
      - i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon.
      - ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in Commission Delegated Regulation (EU) 2015/61.
    4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 4 of the template (lines 460-480).

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5. In accordance with Article 32(6) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of that Regulation other than payments due on the assets that are not reflected in the market value of the asset.
6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1., 1.2. or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.
7. Monies due from securities issued by the credit institution itself or by a related entity shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying asset pursuant to Article 32(3)(h) of Commission Delegated Regulation (EU) 2015/61.
8. In accordance with Article 32(7) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any new obligations entered into.
9. In the case of a significant currency identified in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Commission Delegated Regulation (EU) 2015/61 where they are denominated in the same currency.
10. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 33 of Commission Delegated Regulation (EU) 2015/61. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap). Credit institutions reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.
11. In accordance with Article 2(3)(c) of Commission Delegated Regulation (EU) 2015/61 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.
12. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' in the template just refers to these in the appropriate context. The word 'weighted' in this Annex shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).



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13. Some 'memorandum items' are included in the associated templates to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authority to complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.
  
- 2.2. Specific remarks regarding secured lending and capital market-driven transactions
  1. The template categories collateralised flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps — C 75.00 of ANNEX XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 of ANNEX XXIV) which only covers cash-versus-collateral transactions.
  
  2. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.
  
  3. Credit institutions shall only report the Level 1, Level 2A and Level 2B assets that qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61. Where collateral is Level 1, Level 2A or Level 2B but does not qualify as a liquid asset in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 it shall be reported as non-liquid. Similarly, where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be reported within the rows related to Level 1, Level 2A and Level 2B assets (refer to Article 12(1)(c)(i)-(iii)) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61). Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding Level 2A asset row, even if the Alternative Liquidity Approach under Article 19 of Commission Delegated Regulation (EU) 2015/61 is being followed.

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## 2.3. Specific remarks regarding settlement and forward starting transactions

Credit institutions shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 if the institution holds the asset in its book at the reference date and it fulfills the related conditions.

Credit institutions shall report inflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in C.73.00. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 where the institution holds the asset in its book at the reference date and it fulfills the related conditions. In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00; r260} ('other inflows'). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported {C 74.00; r260} ('other inflows').

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

## 2.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61

1. The decision tree is without prejudice to the reporting of the memorandum items. The decision tree is part of the instructions to specify prioritisation assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient — credit institutions shall comply with the rest of the instructions at all times.

2. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not also be reported.

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## 2.4.1. Decision tree on rows in template C 74.00 of ANNEX XXIV

#	Item	Decision	Reporting
1	Inflow meeting the operational criteria as specified in Article 32, such as: — Exposure is not past due (Article 32(1)) — Credit institution has no reason to expect non-performance within 30 calendar days (Article 32(1)) — Credit institutions shall not take into account inflows from any new obligation entered into (Article 32(7)) — No inflows shall be reported in case inflows are already netted against outflows (Article 26) — Credit institutions shall not take into account any inflows from any of the liquid assets referred to in Title II other than payments due on the assets that are not reflected in the market value of the asset (Article 32(6))	No	<b>No Reporting</b>
		Yes	# 2
2	Forward starting transaction	Yes	# 3
		No	# 5
3	Forward transaction entered into subsequent to the reporting date;	Yes	<b>No Reporting</b>
		No	# 4
4	Forward transaction that start prior to and mature after the 30-day horizon	Yes	<b>No Reporting</b>
		No	Row 260, ID 1.1.12.
5	Inflows within a group or an institutional protection scheme	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate (Article 34)	Yes	Row 250, ID 1.1.11.
		No	# 7
7	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))	Yes	# 23
		No	# 8
8	Monies due from securities maturing within 30 days (Article 32(2)(a)(i))	Yes	Row 190, ID 1.1.5.
		No	# 9

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#	Item	Decision	Reporting
9	Inflows from trade financing transactions (Article 32(2)(a)(ii))	Yes	Row 180, ID 1.1.4.
		No	# 10
10	Assets with an undefined contractual end date (Article 32(3)(i))	Yes	# 11
		No	# 12
11	Interest and minimum payments from assets with an undefined contractual end date that are contractually due and that are subject to an actual cash inflow within the next 30 days	Yes	# 12
		No	Row 200, ID 1.1.6.
12	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets (Article 32(2)(b))	Yes	Row 210, ID 1.1.7.
		No	# 13
13	Inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets (Article 32(3)(g))	Yes	Row 220, ID 1.1.8.
		No	# 14
14	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets (Article 32(4))	Yes	Row 230, ID 1.1.9.
		No	# 15
15	Derivatives cash inflows net by counterparty and collateral (Article 32(5))	Yes	Row 240, ID 1.1.10.
		No	# 16
16	Inflows related to outflows in accordance with promotional loan commitments referred to in Article 31(9) (Article 32(3)(a))	Yes	Row 170, ID 1.1.3.
		No	# 17
17	Monies due from central banks and financial customers (Article 32(2)(a))	Yes	# 21
		No	# 18
18	Monies due from non-financial customers (except for central banks) not corresponding to principal repayment (Article 32(2))	Yes	Row 040, ID 1.1.1.1.
		No	# 19
19	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	Yes	# 20
		No	Row 260, ID 1.1.12.

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#	Item		Decision	Reporting	
20	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	# 20.1	Retail customers	Yes	Row 060, ID 1.1.1.2.1.
				No	# 20.2
		# 20.2	Non-financial corporates	Yes	Row 070, ID 1.1.1.2.2.
				No	# 20.3
		# 20.3	Sovereigns, MDBs and PSEs	Yes	Row 080, ID 1.1.1.2.3.
				No	Row 090, ID 1.1.1.2.4.
21	Inflows from financial customers being classified as operational deposits (Article 32(3)(d))		Yes	# 22	
			No	# 23	
22	Credit institution is able to establish a corresponding symmetrical inflow rate (Article 32(3)(d))		Yes	Row 120, ID 1.1.2.1.1.	
			No	Row 130, ID 1.1.2.1.2.	
23	Monies due from central banks (Article 32(2)(a))		Yes	Row 150, ID 1.1.2.2.1.	
			No	Row 160, ID 1.1.2.2.2.	
24	Collateral Swap Transaction (Article 32(3)(e))		Yes	Row 410, ID 1.3 (1)	
			No	# 25	
25	Collateral qualifies as a liquid asset (Article 32(3)(b))		Yes	# 26	
			No	# 27	
26	Secured funding transaction secured by (Article 32(3)(b))	# 26.1	Collateral is used to cover short positions	Yes	Row 360, ID 1.2.2.
				No	# 26.2
		# 26.2	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 290, ID 1.2.1.1.
				No	# 26.3
		# 26.3	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 300, ID 1.2.1.2.
				No	# 26.4

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#	Item		Decision	Reporting		
	# 26.4	Level 2A collateral	Yes	Row 310, ID 1.2.1.3.		
			No	# 26.5		
	# 26.5	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 320, ID 1.2.1.4.		
			No	# 26.6		
	# 26.6	Level 2B high quality covered bonds collateral	Yes	Row 330, ID 1.2.1.5.		
			No	# 26.7		
	# 26.7	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 340, ID 1.2.1.6.		
			No	Row 350, ID 1.2.1.7.		
	27	Collateral that does not qualify as a liquid asset (Article 32(3)(b))	# 27.1	margin loans: collateral is non-liquid	Yes	Row 380, ID 1.2.3.1.
				No	# 27.2	
# 27.2			collateral is non-liquid equity	Yes	Row 390, ID 1.2.3.2.	
				No	Row 400, ID 1.2.3.3.	

(<sup>1</sup>) Collateral swap transactions additionally need to be reported in template C 75.00 of ANNEX XXIV.

## 2.4.2. Decision tree on columns in template C 74.00 of ANNEX XXIV

#	Item	Decision	Reporting
1	Inflow to be reported in rows 010-430 of template C 74.00 of ANNEX XXIV in accordance with Article 32, Article 33 and Article 34 and in accordance with the classification as specified in section 1 ('Decision tree on rows in template C 74.00')	No	<b>No Reporting</b>
		Yes	# 2
2	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))	Yes	# 11
		No	# 3
3	Partial exemption from the cap on inflows (Article 33(2)-(5))	Yes	# 4
		No	# 6

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#	Item		Decision	Reporting	
4	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 4.1	Part of inflows exempted from the cap on inflows	—	# 5
		# 4.2	Part of inflows not exempted from the cap on inflows	—	# 7
5	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))		Yes	# 9	
			No	# 10	
6	Inflow subject to the 75 % cap on inflows (Article 33(1))		Yes	# 7	
			No	# 8	
7	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 7.1	Monies due/maximum amount that can be drawn	—	<b>Column 010</b>
		# 7.2	Applicable Weight	—	<b>Column 080</b>
		# 7.3	Inflow	—	<b>Column 140</b>
8	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))		Yes	# 9	
			No	# 10	
9	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 9.1	Monies due/maximum amount that can be drawn	—	<b>Column 020</b>
		# 9.2	Applicable Weight	—	<b>Column 090</b>
		# 9.3	Inflow	—	<b>Column 150</b>
10	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 10.1	Monies due/maximum amount that can be drawn	—	<b>Column 030</b>
		# 10.2	Applicable Weight	—	<b>Column 100</b>
		# 10.3	Inflow	—	<b>Column 160</b>
11	Secured funding transaction where the collateral qualify as a liquid asset		Yes	# 12	
			No	# 3	
12	Partial exemption from the cap on inflows (Article 33(2)-(5))		Yes	# 13	
			No	# 15	

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#	Item		Decision	Reporting	
13	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 13.1	Part of inflows exempted from the cap on inflows	—	# 14
		# 13.2	Part of inflows not exempted from the cap on inflows	—	# 16
14	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))		Yes	# 18	
			No	# 19	
15	Inflow subject to the 75 % cap on inflows (Article 33(1))		Yes	# 16	
			No	# 17	
16	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 16.1	Monies due	—	<b>Column 010</b>
		# 16.2	Market value of collateral received	—	<b>Column 040</b>
		# 16.3	Applicable Weight	—	<b>Column 080</b>
		# 16.4	Value of collateral received according to Article 9	—	<b>Column 110</b>
		# 16.5	Inflow	—	<b>Column 140</b>
17	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))		Yes	# 18	
			No	# 19	
18	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 18.1	Monies due	—	<b>Column 020</b>
		# 18.2	Market value of collateral received	—	<b>Column 050</b>
		# 18.3	Applicable Weight	—	<b>Column 090</b>
		# 18.4	Value of collateral received according to Article 9	—	<b>Column 120</b>
		# 18.5	Inflow	—	<b>Column 150</b>
19	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 19.1	Monies due	—	<b>Column 030</b>
		# 19.2	Market value of collateral received	—	<b>Column 060</b>
		# 19.3	Applicable Weight	—	<b>Column 100</b>
		# 19.4	Value of collateral received according to Article 9	—	<b>Column 130</b>
		# 19.5	Inflow	—	<b>Column 160</b>



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- 2.5. Inflows sub template  
 2.5.1. Instructions concerning specific **columns**

Column	Legal references and instructions
010	<p><b>Amount — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360}, {380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
020	<p><b>Amount — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360}, {380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
030	<p><b>Amount — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360}, {380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
040	<p><b>Market value of collateral received — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 040 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p>

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Column	Legal references and instructions
	<p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
050	<p><b>Market value of collateral received — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
060	<p><b>Market value of collateral received — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
070	<p><b>Standard Weight</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 070 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
080	<p><b>Applicable Weight- Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p>

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Column	Legal references and instructions
	<p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {450}, {470}-{480} and {500}-{510} credit institutions shall report in Column 080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61. For rows {060}-{090} and {170} the applicable weight in Column 080 shall be reported as the ratio of Column 140 to Column 010.</p> <p>For rows {290}-{350}, {380}-{400} and {490} credit institutions shall report in Column 080 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p>
090	<p><b>Applicable Weight- Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {450}, {470}-{480} and {500}-{510} credit institutions shall report in Column 090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. For rows {060}-{090} and {170} the applicable weight in Column 090 shall be reported as the ratio of Column 150 to Column 020.</p> <p>For rows {290}-{350}, {380}-{400} and {490} credit institutions shall report in Column 090 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p>
100	<p><b>Applicable Weight — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {450}, {470}-{480} and {500}-{510} credit institutions shall report in Column 100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. For rows {060} — {090} and {170} the applicable weight in Column 100 shall be reported as the ratio of Column 160 to Column 030.</p>

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Column	Legal references and instructions
	<p>For rows {290}-{350}, {380}-{400} and {490} credit institutions shall report in Column 100 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p>
110	<p><b>Value of collateral received according to Article 9 — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 110 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
120	<p><b>Value of collateral received according to Article 9 — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 120 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
130	<p><b>Value of collateral received according to Article 9 — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 130 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.</p>

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Column	Legal references and instructions
	<p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
140	<p><b>Inflow — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> <li>— If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 010 monies due shall be reduced by 50 % and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>— If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 010, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>— If contractual commitments to the customer are greater than 100 % of monies due reported in Column 010, '0' shall be reported in Column 140 and the difference between the contractual commitments and monies due in Column 010 shall be reported as 'contingent funding obligations' in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV.</li> <li>— Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.</li> </ul> <p>For row {170}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 110 from Column 010. If the result is positive, it shall be reported in Column 140; if the result is negative, '0' shall be reported.</p>
150	<p><b>Inflow — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p>

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Column	Legal references and instructions
	<p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 020 with the relevant weight from Column 090.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> <li>— If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 020 monies due shall be reduced by 50 % and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>— If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 020, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> <li>— If contractual commitments to the customer are greater than 100 % of monies due reported in Column 020, '0' shall be reported in Column 150 and the difference between the contractual commitments and monies due in Column 020 shall be reported as 'contingent funding obligations' in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV.</li> <li>— Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.</li> </ul> <p>For row {170}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 120 from Column 020. If the result is positive, it shall be reported in Column 150; if the result is negative, '0' shall be reported.</p>
160	<p><b>Inflow — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100.</p> <p>For rows {060}-{090}, the following procedure shall be followed:</p> <ul style="list-style-type: none"> <li>— If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 030 monies due shall be reduced by 50 % and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</li> </ul>

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Column	Legal references and instructions
	<p>— If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 030, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.</p> <p>— If contractual commitments to the customer are greater than 100 % of monies due reported in Column 030, '0' shall be reported in Column 160 and the difference between the contractual commitments and monies due in Column 030 shall be reported as 'contingent funding obligations' in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV.</p> <p>— Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV.</p> <p>For row {170}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p> <p>For rows {290}-{350} and for row {490}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 130 from Column 030. If the result is positive, it shall be reported in Column 160; if the result is negative, '0' shall be reported.</p>

## 2.5.2. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. TOTAL INFLOWS</b></p> <p>Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 010 of C 74.00 of ANNEX XXIV</p> <p>— for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn as the sum of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits and secured lending and capital market-driven transactions;</p> <p>— for Column 140 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies; and</p> <p>— for Column 150 and 160 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised credit institution referred to in Article 2(3)(e) and Article 33(6) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
020	<p><b>1.1. Inflows from unsecured transactions/deposits</b></p> <p>Articles 32, 33 and 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 020 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits; and</li> <li>— for each Column 140, 150 and 160 total inflows from unsecured transactions/deposits.</li> </ul>
030	<p><b>1.1.1. monies due from non-financial customers (except for central banks)</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 030 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from non-financial customers (except for central banks) (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and</li> <li>— for each Column 140, 150 and 160 total inflows from non-financial customers (except for central banks) (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers).</li> </ul> <p>Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61, where these transactions are specified in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013, shall be reported in section 1.2., and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.2., and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 shall be reported in the relevant row of section 1.1.1.</p> <p>Monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p>
040	<p><b>1.1.1.1. monies due from non-financial customers (except for central banks) not corresponding to principal repayment</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies to be received from non-financial customers (except for central banks) not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers (except for central banks).</p> <p>Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2. and shall not be reported here.</p>



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Row	Legal references and instructions
050	<p><b>1.1.1.2. other monies due from non-financial customers (except for central banks)</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 050 of C 74.00 of ANNEX XXIV</p> <p>— for each Column 010, 020 and 030 the total amount of other monies due from non-financial customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and</p> <p>— for each Column 140, 150 and 160 total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty.</p> <p>Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1. and shall not be reported here.</p> <p>Other monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>
060	<p><b>1.1.1.2.1. monies due from retail customers</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from retail customers.</p>
070	<p><b>1.1.1.2.2. monies due from non-financial corporates</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from non-financial corporates.</p>
080	<p><b>1.1.1.2.3. monies due from sovereigns, multilateral development banks and public sector entities</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities.</p>
090	<p><b>1.1.1.2.4. monies due from other legal entities</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from other legal entities not included anywhere above.</p>
100	<p><b>1.1.2. monies due from central banks and financial customers</b></p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report in row 100 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers (operational as well as non-operational deposits); and</li> <li>— for each Column 140, 150 and 160 total inflows from central banks and financial customers (operational as well as non-operational deposits).</li> </ul> <p>Credit institutions shall report here monies due over the next 30 days from central banks and financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.</p> <p>Monies due from central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.</p> <p>Deposits at the central institution referred to in Article 27(3) of Commission Delegated Regulation (EU) 2015/61 shall not be reported as an inflow.</p>
110	<p><b>1.1.2.1. monies due from financial customers being classified as operational deposits</b></p> <p>Article 32(2)(a) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 110 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not); and</li> <li>— for each Column 140, 150 and 160 total inflows from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not).</li> </ul> <p>Credit institutions shall report here monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p>
120	<p><b>1.1.2.1.1. monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate</b></p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61 where the credit institution is able to establish a corresponding symmetrical inflow rate.</p>
130	<p><b>1.1.2.1.2. monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate</b></p> <p>Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Commission Delegated Regulation (EU) 2015/61 where the credit institution is not able to establish a corresponding symmetrical inflow rate. For these items, a 5 % inflow rate shall be applied.</p>
140	<p><b>1.1.2.2. monies due from central banks and financial customers not being classified as operational deposits</b></p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 140 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers not being classified as operational deposits and</li> <li>— for each Column 140, 150 and 160 total inflows from central banks and financial customers not being classified as operational deposits.</li> </ul> <p>Credit institutions shall report here monies due from central banks and financial customers which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p>
150	<p><b>1.1.2.2.1. monies due from central banks</b></p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from central banks.</p>
160	<p><b>1.1.2.2.2. monies due from financial customers</b></p> <p>Article 32(2)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers which do not qualify for the treatment as operational deposits as specified in Article 32(3)(d) in conjunction with Article 27 of Commission Delegated Regulation (EU) 2015/61.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>
170	<p><b>1.1.3. inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61</b></p> <p>Article 32(3)(a) of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Commission Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
180	<p><b>1.1.4. monies due from trade financing transactions</b></p> <p>Article 32(2)(a)(ii) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due over the next 30 days from trade financing transactions in accordance with Article 32(2)(a)(ii) of Commission Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.5. monies due from securities maturing within 30 days</b></p> <p>Article 32(2)(a)(i) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from securities maturing within 30 days in accordance with Article 32(2)(a)(i) of Commission Delegated Regulation (EU) 2015/61.</p>
200	<p><b>1.1.6. assets with an undefined contractual end date</b></p> <p>Article 32(3)(i) of Commission Delegated Regulation (EU) 2015/61</p> <p>Assets with an undefined contractual end date in accordance with Article 32(3)(i) of Commission Delegated Regulation (EU) 2015/61. Inflows shall only be considered if the contract allows the credit institution to withdraw and request payment within 30 days. Interest and minimum payments to be debited against the client account within the 30 days shall be included in the amount reported. Interest and minimum payments from assets with an undefined contractual end date that are contractually due and give rise to an actual cash inflow within the next 30 days shall be considered monies due and shall be reported in the relevant row, following the treatment prescribed by Article 32 for monies due. Credit institutions shall not report other interest that accrues, but that is neither debited against the client account nor giving rise to an actual cash inflow over the 30 days.</p>
210	<p><b>1.1.7. monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Article 32(2)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with Article 32(2)(b) of Commission Delegated Regulation (EU) 2015/61. Position shall include monies contractually due within the next 30 days, such as cash dividends on major index equity instruments and cash due from such instruments sold but not yet settled, if they are not recognized as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61.</p>
220	<p><b>1.1.8. inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks provided that there is no double counting with liquid assets</b></p> <p>Article 32(3)(g) of Commission Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Inflows from undrawn credit or liquidity facilities and any other commitments provided by central banks in accordance with Article 32(3)(g) of Commission Delegated Regulation (EU) 2015/61 provided that there is no double counting with liquid assets.</p> <p>Notwithstanding Article 34 of Commission Delegated Regulation (EU) 2015/61, undrawn credit or liquidity facilities and any other commitments received from entities other than central banks shall not be taken into account. Undrawn committed liquidity facilities and any other commitments from the central bank, which are recognised as liquid assets in accordance with Article 14 of Commission Delegated Regulation (EU) 2015/61 shall not be taken into account.</p>
230	<p><b>1.1.9. inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</b></p> <p>Article 32(4) of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets in accordance with Article 32(4) of Commission Delegated Regulation (EU) 2015/61.</p> <p>Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of Commission Delegated Regulation (EU) 2015/61.</p>
240	<p><b>1.1.10. inflows from derivatives</b></p> <p>Article 32(5) of Commission Delegated Regulation (EU) 2015/61</p> <p>The net amount of receivables expected over the 30 calendar day period from the contracts listed in Annex II of Regulation (EU) No 575/2013.</p> <p>Credit institutions shall calculate inflows expected over a 30 calendar day period on a net basis by counterparty subject to the existence of bilateral netting agreements in accordance with Article 295 of Regulation (EU) No 575/2013.</p> <p>Net basis shall mean also net of collateral to be received provided that it qualifies as a liquid asset under Title II of Commission Delegated Regulation (EU) 2015/61.</p> <p>Cash outflows and inflows arising from foreign currency derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement.</p> <p>For significant currency reporting, foreign currency transaction flows shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
250	<p><b>1.1.11. inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate</b></p> <p>Article 34 of Commission Delegated Regulation (EU) 2015/61</p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate in accordance with Article 34 of Commission Delegated Regulation (EU) 2015/61.</p>

## ▼ M5

Row	Legal references and instructions
260	<p><b>1.1.12. other inflows</b></p> <p>Article 32(2) of Commission Delegated Regulation (EU) 2015/61</p> <p>All other inflows in accordance with Article 32(2) of Commission Delegated Regulation (EU) 2015/61 not reported anywhere else in the template.</p>
270	<p><b>1.2. Inflows from secured lending and capital market-driven transactions</b></p> <p>Article 32(3)(b), Article 32(3)(c) and Article 32(3)(f) of Commission Delegated Regulation (EU) 2015/61 refer to inflows resulting from secured lending and capital market-driven transactions.</p> <p>Credit institutions shall report in row 270 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions (disregarding whether the collateral qualifies as a liquid asset or not); and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions (disregarding whether the collateral qualifies as a liquid asset or not).</li> </ul>
280	<p><b>1.2.1. collateral that qualifies as a liquid asset</b></p> <p>Credit institutions shall report in row 280 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of monies due from secured lending and capital market-driven transactions by type of collateral;</li> <li>— for each Column 040, 050 and 060 the total market value of collateral received in secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of the market values of collateral received in secured lending and capital market-driven transactions by type of collateral;</li> <li>— for each Column 110, 120 and 130 the total value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of values of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions by type of collateral; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market-driven transactions where the collateral qualifies as a liquid asset as the sum of inflows from secured lending and capital market-driven transactions by type of collateral.</li> </ul>
290	<p><b>1.2.1.1. Level 1 collateral excluding extremely high quality covered bonds</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 1 collateral excluding extremely high quality covered bonds.</p>

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Row	Legal references and instructions
300	<p><b>1.2.1.2. Level 1 collateral which is extremely high quality covered bonds</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 1 collateral which is extremely high quality covered bonds.</p>
310	<p><b>1.2.1.3. Level 2A collateral</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 2A collateral, all types.</p>
320	<p><b>1.2.1.4. Level 2B asset backed securities (residential or auto) collateral</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 2B assets backed securities where the underlying assets are loans as specified in Article 13(2)(g)(i)-(iii), meeting all the relevant requirements of Article 13 of Commission Delegated Regulation (EU) 2015/61.</p>
330	<p><b>1.2.1.5. Level 2B high quality covered bonds collateral</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 2B collateral which is high quality bonds.</p>
340	<p><b>1.2.1.6. Level 2B asset backed securities (commercial or individuals) collateral</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 2B asset backed securities where the underlying assets are loans as specified in Article 13(2)(g)(iv-v), meeting all the relevant requirements of Article 13 of Commission Delegated Regulation (EU) 2015/61.</p>
350	<p><b>1.2.1.7. Level 2B collateral not already captured in section 1.2.1.4., 1.2.1.5. or 1.2.1.6.</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Level 2B collateral not captured above.</p>
360	<p><b>1.2.2. collateral is used to cover a short position</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>All collateral which is used to cover a short position. Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>

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Row	Legal references and instructions
370	<p><b>1.2.3. collateral that does not qualify as a liquid asset</b></p> <p>Credit institutions shall report in row 370 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of monies due from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market-driven transactions where the collateral does not qualify as a liquid asset as the sum of inflows from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.</li> </ul>
380	<p><b>1.2.3.1. margin loans: collateral is non-liquid</b></p> <p>Article 32(3)(c) of Commission Delegated Regulation (EU) 2015/61</p> <p>Margin loans made against non-liquid assets where the assets received are not used to cover short positions as outlined in Article 32(3)(c) of Commission Delegated Regulation (EU) 2015/61.</p>
390	<p><b>1.2.3.2. collateral is non-liquid equity</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Collateral is non-liquid equity.</p>
400	<p><b>1.2.3.3. all other non-liquid collateral</b></p> <p>Article 32(3)(b) of Commission Delegated Regulation (EU) 2015/61</p> <p>Collateral is non-liquid collateral not captured above.</p>
410	<p><b>1.3. Total inflows from collateral swaps</b></p> <p>Credit institutions shall report here the sum of total inflows from collateral swaps as calculated in template C 75.00 of ANNEX XXIV.</p>
420	<p><b>1.4. (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b></p> <p>Article 32(8) of Commission Delegated Regulation (EU) 2015/61</p> <p>Institutions shall report in the relevant Column 140, 150 and 160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows as reported in {C 73.00; r1380, c060}; from third countries where there are transfer restrictions or which are denominated in non-convertible currencies. In case this amount is negative, institutions shall report '0'.</p>



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Row	Legal references and instructions
430	<p><b>1.5. (Excess inflows from a related specialised credit institution)</b></p> <p>Article 2(3)(e) and Article 33(6) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit institutions reporting on a consolidated basis shall report in the relevant column 140, 150 or 160, the amount of the inflows arising from a related specialised credit institution referred to in Article 33 paragraph (3) and (4) of Commission Delegated Regulation (EU) 2015/61 that are in excess of the amount of outflows arising from the same undertaking.</p>
<b>MEMORANDUM ITEMS</b>	
440	<p><b>2. Interdependent inflows</b></p> <p>Credit institutions shall report here as a memorandum item the interdependent inflows which have not been included in the calculation of inflows as they have been netted against the outflows. All interdependent inflows that have not been netted against outflows (excess) shall be included in the relevant row of section 1.</p> <p>Credit institutions shall ensure that there is no double-counting of such items with the outflows template.</p>
450	<p><b>3. FX inflows</b></p> <p>This memorandum item shall only be reported in case of reporting in currencies subject to separate reporting.</p> <p>For significant currency reporting only, credit institutions shall report the portion of inflows from derivatives (reported in section 1.1.10.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency.</p>
460	<p><b>4. Inflows within a group or an institutional protection scheme</b></p> <p>Credit institutions shall report here as memorandum items all transactions reported in section 1 (excluding section 1.1.11.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p> <p>Credit institutions shall report in row 460 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn within a group or an institutional protection scheme as the sum of monies due/maximum amount that can be drawn within a group or an institutional protection scheme by type of transaction and counterparty; and</li> <li>— for each Column 140, 150 and 160 total inflows within group or an institutional protection scheme as the sum of inflows within a group or an institutional protection scheme by type of transaction and counterparty.</li> </ul>

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Row	Legal references and instructions
470	<p><b>4.1. Monies due from non-financial customers (except for central banks)</b></p> <p>Credit institutions shall report here all monies due from non-financial customers reported in section 1.1.1. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central credit institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
480	<p><b>4.2. Monies due from financial customers</b></p> <p>Credit institutions shall report here all monies due from financial customers reported in section 1.1.2. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
490	<p><b>4.3. Secured transactions</b></p> <p>Credit institutions shall report here all monies due from secured lending and capital market driven transaction as well as the total market value of received collateral reported in section 1.2. and the value of the collateral in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 (Columns 110-130), where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
500	<p><b>4.4. Monies due from maturing securities within 30 days</b></p> <p>Credit institutions shall report here all monies due from maturing securities within 30 days reported in section 1.1.5. where the issuer is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
510	<p><b>4.5. Any other inflows within a group or an institutional protection scheme</b></p> <p>Credit institutions shall report here any other inflows within a group or an institutional protection scheme reported in section 1.1.3. to 1.1.12. (excluding section 1.1.5. and 1.1.11.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
520	<p><b>4.6. Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate</b></p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has not granted permission to apply a higher inflow rate in accordance with Article 34 of Commission Delegated Regulation (EU) 2015/61.</p>

**▼ M5****REPORTING ON LIQUIDITY (PART 4: COLLATERAL SWAPS)**

3. Collateral swaps
  - 3.1. General remarks
    1. Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets, shall be reported in this Template. Items which do not need to be completed by institutions are colored grey.
    2. Collateral swaps that mature within 30 days shall lead to an outflow for the excess liquidity value of the assets borrowed compared to the liquidity value of the assets lent unless the counterparty is a central bank in which case a 0 % outflow shall apply.
    3. Collateral swaps that mature within 30 days shall lead to an inflow for the excess liquidity value of the assets lent compared to the liquidity value of the assets borrowed unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case a 0 % inflow shall apply.
    4. For liquid assets the liquidity value is according to Article 9, for non-liquid assets the liquidity value is zero.
    5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts.
    6. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template, with corresponding impact on the excess liquidity value.
    7. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.
    8. Collateralized derivatives flows within 30 days shall be reported on this Template in Columns 090-120, not in Columns 010-080.
  - 1.2. Specific remarks
    9. Institutions shall only report the Level 1, 2A and 2B assets that qualify as liquid assets in accordance with Title II. For collateral lent, this refers to assets that would qualify upon maturity as liquid assets in accordance with Title II, including general and operational requirements as defined in Articles 7 and 8 of the Commission Delegated Regulation (EU) 2015/61.

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10. Where collateral meets the criteria for Level 1, 2A or 2B in Articles 10-19 of the Commission Delegated Regulation (EU) 2015/61 but does not qualify as liquid asset in accordance with Title II, including general and operational requirements as defined in Articles 7 and 8 of the Commission Delegated Regulation (EU) 2015/61, it shall be reported as non-liquid. Similarly, where an institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (refer to Article 12(1)(c)(i) to (iii) and Article 10(1)(d)). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.
11. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the collateral swaps reporting).

Collateral swaps sub template

Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b>Market value of collateral lent</b></p> <p>The market value of the collateral lent shall be reported in Column 010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>
020	<p><b>Liquidity value of collateral lent</b></p> <p>The liquidity value of the collateral lent shall be reported in Column 020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.</p>
030	<p><b>Market value of collateral borrowed</b></p> <p>The market value of the collateral borrowed shall be reported in Column 030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>
040	<p><b>Liquidity value of collateral borrowed</b></p> <p>The liquidity value of the collateral borrowed shall be reported in Column 040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.</p>

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Column	Legal references and instructions
050	<p><b>Outflows</b></p> <p>Where column 040 is greater than column 020 (per transaction), the difference shall be reported in column 050 (outflows), unless the counterparty is a central bank in which case zero outflow shall be reported.</p>
060	<p><b>Inflows subject to the 75 % cap on inflows</b></p> <p>Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported.</p> <p>Column 060 shall be used where the transaction is subject to the 75 % cap on inflows.</p>
070	<p><b>Inflows subject to the 90 % cap on inflows</b></p> <p>Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported.</p> <p>Column 070 shall be used where the transaction is subject to the 90 % cap on inflows.</p>
080	<p><b>Inflows exempted from the cap on inflows</b></p> <p>Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported.</p> <p>Column 080 shall be used where the transaction is exempt from the cap on inflows.</p>
090	<p><b>Collateralised derivatives only: Market value of collateral lent</b></p> <p>The market value of the collateral lent shall be reported in Column 090. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>
100	<p><b>Collateralised derivatives only: Liquidity value of collateral lent</b></p> <p>The liquidity value of the collateral lent shall be reported in Column 100. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.</p>
110	<p><b>Collateralised derivatives only: Market value of collateral borrowed</b></p> <p>The market value of the collateral borrowed shall be reported in Column 110. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].</p>

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Column	Legal references and instructions
120	<p><b>Collateralised derivatives only: Liquidity value of collateral borrowed</b></p> <p>The liquidity value of the collateral borrowed shall be reported in Column 120. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.</p>

Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. TOTAL COLLATERAL SWAPS &amp; COLLATERALISED DERIVATIVES</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives.</p>
020	<p><b>1.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.</p>
030	<p><b>1.1.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
040	<p><b>1.1.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
050	<p><b>1.1.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
060	<p><b>1.1.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
070	<p><b>1.1.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
080	<p><b>1.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
090	<p><b>1.1.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>
100	<p><b>1.1.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed).</p>
110	<p><b>1.2. Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 1 extremely high quality covered bonds are lent.</p>
120	<p><b>1.2.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
130	<p><b>1.2.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
140	<p><b>1.2.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
150	<p><b>1.2.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
160	<p><b>1.2.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
170	<p><b>1.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
180	<p><b>1.2.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
190	<p><b>1.2.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
200	<p><b>1.3. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 2A assets are lent.</p>
210	<p><b>1.3.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
220	<p><b>1.3.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
230	<p><b>1.3.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>



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Row	Legal references and instructions
240	<p><b>1.3.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
250	<p><b>1.3.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
260	<p><b>1.3.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
270	<p><b>1.3.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).</p>
280	<p><b>1.3.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>
290	<p><b>1.4. Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.</p>
300	<p><b>1.4.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
310	<p><b>1.4.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
320	<p><b>1.4.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
330	<p><b>1.4.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
340	<p><b>1.4.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
350	<p><b>1.4.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
360	<p><b>1.4.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed).</p>
370	<p><b>1.4.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed).</p>
380	<p><b>1.5. Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 2B high quality covered bonds are lent.</p>
390	<p><b>1.5.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
400	<p><b>1.5.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
410	<p><b>1.5.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
420	<p><b>1.5.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
430	<p><b>1.5.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
440	<p><b>1.5.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
450	<p><b>1.5.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
460	<p><b>1.5.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
470	<p><b>1.6. Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.</p>
480	<p><b>1.6.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
490	<p><b>1.6.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
500	<p><b>1.6.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed).</p>

▼ M5

Row	Legal references and instructions
510	<p><b>1.6.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
520	<p><b>1.6.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
530	<p><b>1.6.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
540	<p><b>1.6.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed).</p>
550	<p><b>1.6.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed).</p>
560	<p><b>1.7. Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Other Level 2B assets are lent.</p>
570	<p><b>1.7.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
580	<p><b>1.7.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
590	<p><b>1.7.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
600	<p><b>1.7.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
610	<p><b>1.7.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).</p>
620	<p><b>1.7.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
630	<p><b>1.7.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed).</p>
640	<p><b>1.7.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).</p>
650	<p><b>1.8. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Commission Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each column, the total values of collateral swaps &amp; collateralized derivatives for transactions in which Non-liquid assets are lent.</p>
660	<p><b>1.8.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
670	<p><b>1.8.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
680	<p><b>1.8.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
690	<p><b>1.8.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>

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Row	Legal references and instructions
700	<p><b>1.8.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
710	<p><b>1.8.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
720	<p><b>1.8.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).</p>
730	<p><b>1.8.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).</p>
<b>MEMORANDUM ITEMS</b>	
740	<p><b>2. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</b></p> <p>Institutions shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0 % outflow rate has been applied.</p>
750	<p><b>3. Total collateral swaps with intragroup counterparties</b></p> <p>Institutions shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties.</p>
760	<p><b>4. Total collateral swaps with central bank counterparties</b></p> <p>Institutions shall report here the total collateral swaps with central bank counterparties reported in the above lines a 0 % outflow rate has been applied.</p>

**REPORTING ON LIQUIDITY (PART 5: CALCULATIONS)**

- 4. Calculations
- 4.1. General remarks

This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by institutions are coloured grey.

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## 4.2. Specific remarks

Cell references are given in the format: template; row; column. For example, {C 72.00; r130; c040} refers to Liquid Assets template; row 130; column 040.

Calculations sub template

Instructions concerning specific rows

Row	Legal references and instructions
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**CALCULATIONS****Numerator, Denominator, Ratio**

Article 4 of Commission Delegated Regulation (EU) 2015/61

The Liquidity Coverage Ratio numerator, denominator and ratio.

Enter all below data into column 010 of given row.

010	<p><b>1. Liquidity Buffer</b></p> <p>Report figure from {C 76.00; r290; c010}.</p>
020	<p><b>2. Net Liquidity Outflow</b></p> <p>Report figure from {C 76.00; r370; c010}.</p>
030	<p><b>3. Liquidity Coverage Ratio (%)</b></p> <p>Report the liquidity coverage ratio calculated as specified in Article 4(1) of Commission Delegated Regulation (EU) 2015/61.</p> <p>The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.</p> <p>If {C 76.00; r020; c010} is zero (causing a ratio of infinity) then report the value 999999.</p>

**Numerator calculations**

Article 17 and ANNEX I of Commission Delegated Regulation (EU) 2015/61

Formula for the calculation of the Liquidity Buffer.

Enter all below data into column 010 of given row.

040	<p><b>4. L1 excl. EHQCB liquidity buffer (value according to Article 9): unadjusted</b></p> <p>Report figure from {C 72.00; r030; c040}.</p>
050	<p><b>5. L1 excl. EHQCB collateral 30 day outflows</b></p> <p>Report outflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>

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Row	Legal references and instructions
060	<p><b>6. L1 excl. EHQCB collateral 30 day inflows</b></p> <p>Report inflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>
070	<p><b>7. Secured cash outflows</b></p> <p>Report outflows of cash (a Level 1 asset) upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>
080	<p><b>8. Secured cash inflows</b></p> <p>Report inflows of cash (a Level 1 asset) upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>
090	<p><b>9. L1 excl. EHQCB ‘adjusted amount before cap application’</b></p> <p>This is referred to as (a) in Annex I (5)</p> <p>Report the adjusted non-covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding transactions, secured lending transactions, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the reference date.</p>
100	<p><b>10. L1 EHQCB value according to Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r180; c040}.</p>
110	<p><b>11. L1 EHQCB collateral 30 day outflows</b></p> <p>Report outflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>
120	<p><b>12. L1 EHQCB collateral 30 day inflows</b></p> <p>Report inflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the reference date.</p>
130	<p><b>13. L1 EHQCB ‘adjusted amount before cap application’</b></p> <p>This is referred to as (b) in Annex I (5)</p> <p>Report the adjusted covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding transactions, secured lending transactions, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the reference date.</p>



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Row	Legal references and instructions
140	<p><b>14. L1 EHQCB ‘adjusted amount after cap application’</b></p> <p>This is referred to as (b’) in Annex I (5)</p> <p>Report b’ (the adjusted covered bond level 1 asset amount after cap application)</p> <p>= <math>\text{MIN}(b, a70/30)</math></p> <p>where b = the adjusted covered bond level 1 asset amount before cap application.</p>
150	<p><b>15. L1 EHQCB ‘excess liquid assets amount’</b></p> <p>Report the difference between b and b’. b and b’ as referred to in Annex I (5)</p>
160	<p><b>16. L2A value according to Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r230; c040}.</p>
170	<p><b>17. L2A collateral 30 day outflows</b></p> <p>Report outflows of Level 2A liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.</p>
180	<p><b>18. L2A collateral 30 day inflows</b></p> <p>Report inflows of Level 2A liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.</p>
190	<p><b>19. L2A ‘adjusted amount before cap application’</b></p> <p>This is referred to as (c) in Annex I (5)</p> <p>Report the adjusted level 2A asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding transactions, secured lending transactions, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the calculation date.</p>
200	<p><b>20. L2A ‘adjusted amount after cap application’</b></p> <p>This is referred to as (c’) in Annex I (5)</p> <p>Report c’ (the adjusted level 2A asset amount after cap application)</p> <p>= <math>\text{MIN}(c, (a+b')40/60, \text{MAX}(a70/30-b', 0))</math></p> <p>where c = the adjusted level 2A asset amount before cap application.</p>
210	<p><b>21. L2A ‘excess liquid assets amount’</b></p> <p>Report the difference between c and c’. c and c’ as referred to in Annex I (5).</p>
220	<p><b>22. L2B value according to Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r310; c040}.</p>

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Row	Legal references and instructions
230	<p><b>23. L2B collateral 30 day outflows</b></p> <p>Report outflows of Level 2B liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.</p>
240	<p><b>24. L2B collateral 30 day inflows</b></p> <p>Report inflows of Level 2B liquid securities upon the unwind of any secured funding transaction, secured lending transaction, asset exchange or collateralised derivatives transaction that matures within 30 calendar days from the calculation date.</p>
250	<p><b>25. L2B ‘adjusted amount before cap application’</b></p> <p>This is referred to as (d) in Annex I (5)</p> <p>Report the adjusted level 2B asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding transactions, secured lending transactions, asset exchanges or collateralised derivatives transactions that mature within 30 calendar days from the calculation date.</p>
260	<p><b>26. L2B ‘adjusted amount after cap application’</b></p> <p>This is referred to as (d’) in Annex I (5)</p> <p>Report d’ (the adjusted level 2B asset amount after cap application)</p> <p>= MIN (d, (a+b+c’)15/85, MAX((a+b’)40/60-c’,0), MAX(70/30a-b’-c’,0))</p> <p>Where d = the adjusted level 2B asset amount before cap application).</p>
270	<p><b>27. L2B ‘excess liquid assets amount’</b></p> <p>Report the difference between d and d’. d and d’ as referred to in Annex I (5).</p>
280	<p><b>28. Excess liquid asset amount</b></p> <p>Annex I(4)</p> <p>Report the ‘excess liquid assets amount’: this amount shall be equal to:</p> <p>(a) the adjusted non-covered bond level 1 asset amount; plus</p> <p>(b) the adjusted level 1 covered bond amount; plus</p> <p>(c) the adjusted level 2A asset amount; plus</p> <p>(d) the adjusted level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(e) the sum of (a),(b),(c) and (d);</p> <p>(f) 100/30 times (a);</p> <p>(g) 100/60 times the sum of (a) and (b);</p> <p>(h) 100/85 times the sum of (a), (b) and (c).</p>

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Row	Legal references and instructions
290	<p><b>29. Liquidity buffer</b></p> <p>Annex I (2)</p> <p>Report the liquidity buffer which shall be equal to:</p> <p>(a) the level 1 asset amount; plus</p> <p>(b) the level 2A asset amount; plus</p> <p>(c) the level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(d) the sum of (a), (b), and (c); or</p> <p>(e) the ‘excess liquid assets amount’.</p>
<p><b>Denominator calculations</b></p> <p>ANNEX II of Commission Delegated Regulation (EU) 2015/61</p> <p>Formula for the calculation of the net liquidity outflow</p> <p>Where,</p> <p>NLO = Net liquidity outflow</p> <p>TO = Total outflows</p> <p>TI = Total inflows</p> <p>FEI = Fully exempted inflows</p> <p>IHC = Inflows subject to higher cap of 90 % outflows</p> <p>IC = Inflows subject to cap of 75 % of outflows</p> <p>Enter all below data in to column 010 of given row</p>	
300	<p><b>30. Total Outflows</b></p> <p>TO = from Outflow sheet</p> <p>Report figure from {C 73.00; r010; c060}.</p>
310	<p><b>31. Fully Exempt Inflows</b></p> <p>FEI = from Inflows sheet</p> <p>Report figure from {C 74.00; r010; c160}.</p>
320	<p><b>32. Inflows Subject to 90 % Cap</b></p> <p>IHC = from Inflows sheet</p> <p>Report figure from {C 74.00; r010; c150}.</p>
330	<p><b>33. Inflows Subject to 75 % Cap</b></p> <p>IC = from Inflows &amp; Collateral swaps sheets</p> <p>Report figure from {C 74.00; r010; c140}.</p>
340	<p><b>34. Reduction for Fully Exempt Inflows</b></p> <p>Report the following part of the NLO calculation:</p> <p>= MIN (FEI, TO).</p>
350	<p><b>35. Reduction for Inflows Subject to 90 % Cap</b></p> <p>Report the following part of the NLO calculation:</p> <p>= MIN (IHC, 0.9*MAX(TO-FEI, 0)).</p>

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Row	Legal references and instructions
360	<p><b>36. Reduction for Inflows Subject to 75 % Cap</b></p> <p>Report the following part of the NLO calculation:</p> <p>= MIN (IC, 0.75*MAX(TO-FEI-IHC/0.9, 0)).</p>
370	<p><b>37. Net liquidity outflow</b></p> <p>Report the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90 % cap less the reduction for inflows subject to the 75 % cap.</p> <p>NLO = TO – MIN(FEI, TO) – MIN(IHC, 0.9*MAX(TO-FEI, 0)) – MIN(IC, 0.75*MAX(TO-FEI-IHC/0.9,0))</p>
<b>Pillar 2</b>	
380	<p><b>38. Pillar 2 requirement</b></p> <p>as set out in Article 105 CRD</p> <p>Report the Pillar 2 requirement.</p>