

Regulation (EU) 2020/605 of the European Central Bank  
of 9 April 2020 amending Regulation (EU) 2015/534 on  
reporting of supervisory financial information (ECB/2020/22)

REGULATION (EU) 2020/605 OF THE EUROPEAN CENTRAL BANK

of 9 April 2020

amending Regulation (EU) 2015/534 on reporting  
of supervisory financial information (ECB/2020/22)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions<sup>(1)</sup>, and in particular Article 4(1) and (3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17)<sup>(2)</sup>, and in particular Article 21(1), Article 140 and Article 141(1) thereof,

Whereas:

- (1) Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13)<sup>(3)</sup> lays down reporting requirements concerning the supervisory financial information to be submitted by supervised entities to national competent authorities.
- (2) Regulation (EU) 2015/534 (ECB/2015/13) requires supervised entities to report supervisory financial information based on the templates developed by the European Banking Authority and laid down by Commission Implementing Regulation (EU) No 680/2014<sup>(4)</sup>.
- (3) Implementing Regulation (EU) No 680/2014 has recently been amended, resulting in changes to the templates and instructions regarding the reporting of supervisory financial information.
- (4) It is necessary to align Regulation (EU) 2015/534 (ECB/2015/13) with the amending Commission Implementing Regulation (EU) 2020/429<sup>(5)</sup>.
- (5) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly in line with the procedure of Articles 26(7) and 26(8) of Regulation (EU) No 1024/2013,

HAS ADOPTED THIS REGULATION:

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**Changes to legislation:** There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

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## *Article 1*

### **Amendments**

Regulation (EU) 2015/534 (ECB/2015/13) is amended as follows:

1. Annex I entitled ‘Simplified supervisory financial reporting’ is amended in accordance with Annex I to this Regulation;
2. Annex II entitled ‘Over-simplified supervisory financial reporting’ is amended in accordance with Annex II to this Regulation;
3. Annex IV entitled “‘FINREP data points’ under IFRS or National GAAP compatible with IFRS’ is replaced by Annex III to this Regulation;
4. Annex V entitled “‘FINREP data points’ under national accounting frameworks’ is replaced by Annex IV to this Regulation.

## *Article 2*

### **Final provisions**

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

It shall apply from 1 June 2020.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 9 April 2020.

*For the Governing Council of the ECB*

*The President of the ECB*

Christine LAGARDE

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## ANNEX I

Annex I to Regulation (EU) 2015/534 (ECB/2015/13) entitled ‘Simplified supervisory financial reporting’ is amended as follows:

Tables 1 and 2 are replaced by the following:

TABLE 1

Template number	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	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	<b>Breakdown of non-trading loans and advances by product</b>
6.1	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>

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8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
	<b>Movements in allowances and provisions for credit losses</b>
12.1	Movements in allowances and provisions for credit losses
	<b>Collateral and guarantees received</b>
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	Collateral obtained by taking possession accumulated
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
	<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets

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17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures – loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
	<b>Information on performing and non-performing exposures</b>
18.0	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	<b>Forborne exposures</b>
	<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
	<b>Geographical breakdown</b>
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	<b>PART 4 [ANNUAL]</b>
	<b>Group structure</b>
40.1	Group structure: “entity-by-entity”

TABLE 2

Template number	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	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity

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2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	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	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	<b>Breakdown of non-trading loans and advances by product</b>
6.1	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>

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	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives – Hedge accounting under national GAAP: Breakdown by type of risk
	<b>Movements in allowances and provisions for credit losses</b>
12	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	<b>Collateral and guarantees received</b>
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	Collateral obtained by taking possession accumulated
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>

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16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
	<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures – loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
	<b>Information on performing and non-performing exposures</b>
18.0	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	<b>Forborne exposures</b>
	<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
	<b>Geographical breakdown</b>
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	<b>PART 4 [ANNUAL]</b>
	<b>Group structure</b>



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40.1	Group structure: “entity-by-entity”
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## ANNEX II

Annex II to Regulation (EU) 2015/534 (ECB/2015/13) entitled ‘Over-simplified supervisory financial reporting’ is amended as follows:

Tables 3 and 4 are replaced by the following:

TABLE 3

Template number	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	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	Breakdown of non-trading loans and advances by product

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	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
	<b>Movements in allowances and provisions for credit losses</b>
12.1	Movements in allowances and provisions for credit losses
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Information on performing and non-performing exposures</b>
18.0	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	<b>Forborne exposures</b>

TABLE 4

Template number	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	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities

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1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	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	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	Breakdown of non-trading loans and advances by product
	<b>Breakdown of financial liabilities</b>

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8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives – Hedge accounting under national GAAP: Breakdown by type of risk
	<b>Movements in allowances and provisions for credit losses</b>
12	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	<b>Information on performing and non-performing exposures</b>
18.0	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	<b>Forborne exposures</b>

### ANNEX III

Annex IV to Regulation (EU) 2015/534 (ECB/2015/13) entitled “‘FINREP data points’ under IFRS or National GAAP compatible with IFRS’ is replaced by the following:

**Changes to legislation:** There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

ANNEX COLOUR CODE IN TEMPLATES Data point to be submitted FINREP templates  
 IV for IFRS Template number Template code Name of the template or of the group of template PART 1 [QUARTERLY FREQUENCY] Balance Sheet Statement [Statement of Financial Position] 1.1F 01.01 Balance Sheet Statement: assets 1.2F 01.02 Balance Sheet Statement: liabilities 1.3F 01.03 Balance Sheet Statement: equity 2F 02.00 Statement of profit or loss 5.1F 05.01 Breakdown of non-trading loans and advances by product Breakdown of financial liabilities 8.1F 08.01 Breakdown of financial liabilities by product and by counterparty sector 8.2F 08.02 Subordinated financial liabilities 10F 10.00 Derivatives - Trading and economic hedges Hedge accounting 11.1F 11.01 Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge Information on performing and non-performing exposures 18.0F 18.00 Information on performing and non-performing exposures 19F 19.00 Forborne exposures

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

### 1.1 Assets

		<i>References</i>	<b>Breakdown in table</b>	Carrying amount
				<i>Annex V.Part 1.27</i>
				<b>010</b>
<b>010</b>	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>		
<b>020</b>	Cash on hand	<i>Annex V.Part 2.1</i>		
<b>030</b>	Cash balances at central banks	<i>Annex V.Part 2.2</i>		
<b>040</b>	Other demand deposits	<i>Annex V.Part 2.3</i>	5	
<b>050</b>	<b>Financial assets held for trading</b>	<i>IFRS 9.Appendix A</i>		
<b>060</b>	Derivatives	<i>IFRS 9.Appendix A</i>	10	
<b>070</b>	Equity instruments	<i>IAS 32.11</i>	4	
<b>080</b>	Debt securities	<i>Annex V.Part 1.31</i>	4	
<b>090</b>	Loans and advances	<i>Annex V.Part 1.32</i>	4	
<b>096</b>	<b>Non-trading financial assets mandatorily at fair value</b>	<i>IFRS 7.8(a)(ii); IFRS 9.4.1.4</i>	4	

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	<b>through profit or loss</b>			
<b>097</b>	Equity instruments	<i>IAS 32.11</i>	4	
<b>098</b>	Debt securities	<i>Annex V.Part 1.31</i>	4	
<b>099</b>	Loans and advances	<i>Annex V.Part 1.32</i>	4	
<b>100</b>	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>	4	
<b>120</b>	Debt securities	<i>Annex V.Part 1.31</i>	4	
<b>130</b>	Loans and advances	<i>Annex V.Part 1.32</i>	4	
<b>141</b>	<b>Financial assets at fair value through other comprehensive income</b>	<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>	4	
<b>142</b>	Equity instruments	<i>IAS 32.11</i>	4	
<b>143</b>	Debt securities	<i>Annex V.Part 1.31</i>	4	
<b>144</b>	Loans and advances	<i>Annex V.Part 1.32</i>	4	
<b>181</b>	<b>Financial assets at amortised cost</b>	<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	4	
<b>182</b>	Debt securities	<i>Annex V.Part 1.31</i>	4	
<b>183</b>	Loans and advances	<i>Annex V.Part 1.32</i>	4	
<b>240</b>	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>	11	
<b>250</b>	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(a); IFRS 9.6.5.8</i>		

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<b>260</b>	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.54(e); Annex V.Part 1.21, Part 2.4</i>	40	
<b>270</b>	<b>Tangible assets</b>			
<b>280</b>	Property, Plant and Equipment	<i>IAS 16.6; IAS 1.54(a); IFRS 16.47(a)</i>	21, 42	
<b>290</b>	Investment property	<i>IAS 40.5; IAS 1.54(b); IFRS 16.48</i>	21, 42	
<b>300</b>	<b>Intangible assets</b>	<i>IAS 1.54(c); CRR art 4(1) (115)</i>		
<b>310</b>	Goodwill	<i>IFRS 3.B67(d); CRR art 4(1) (113)</i>		
<b>320</b>	Other intangible assets	<i>IAS 38.8,118; IFRS 16.47 (a)</i>	21, 42	
<b>330</b>	<b>Tax assets</b>	<i>IAS 1.54(n-o)</i>		
<b>340</b>	Current tax assets	<i>IAS 1.54(n); IAS 12.5</i>		
<b>350</b>	Deferred tax assets	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)</i>		
<b>360</b>	<b>Other assets</b>	<i>Annex V.Part 2.5</i>		
<b>370</b>	<b>Non-current assets and disposal groups classified as held for sale</b>	<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7</i>		
<b>380</b>	<b>TOTAL ASSETS</b>	<i>IAS 1.9(a), IG 6</i>		

## 1.2 Liabilities

		<i>References</i>	<b>Breakdown in table</b>	Carrying amount <i>Annex V.Part 1.27</i> <b>010</b>
<b>010</b>	<b>Financial liabilities held for trading</b>	<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>	8	

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<b>020</b>	Derivatives	<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>	10	
<b>030</b>	Short positions	<i>IFRS 9.BA7(b)</i>	8	
<b>040</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>050</b>	Debt securities issued	<i>Annex V.Part 1.37</i>	8	
<b>060</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	8	
<b>070</b>	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8 (e)(i); IFRS 9.4.2.2</i>	8	
<b>080</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>090</b>	Debt securities issued	<i>Annex V.Part 1.37</i>	8	
<b>100</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	8	
<b>110</b>	<b>Financial liabilities measured at amortised cost</b>	<i>IFRS 7.8(g); IFRS 9.4.2.1</i>	8	
<b>120</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>130</b>	Debt securities issued	<i>Annex V.Part 1.37</i>	8	
<b>140</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	8	
<b>150</b>	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.26</i>	11	
<b>160</b>	<b>Fair value changes of the hedged items in</b>	<i>IAS 39.89A(b), IFRS 9.6.5.8</i>		



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	<b>portfolio hedge of interest rate risk</b>			
<b>170</b>	<b>Provisions</b>	<i>IAS 37.10; IAS 1.54(l)</i>	43	
<b>180</b>	Pensions and other post employment defined benefit obligations	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.9</i>	43	
<b>190</b>	Other long term employee benefits	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.10</i>	43	
<b>200</b>	Restructuring	<i>IAS 37.71, 84(a)</i>	43	
<b>210</b>	Pending legal issues and tax litigation	<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
<b>220</b>	Commitments and guarantees given	<i>IFRS 9.4.2.1(c), (d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11</i>	9 12 43	
<b>230</b>	Other provisions	<i>IAS 37.14</i>	43	
<b>240</b>	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>		
<b>250</b>	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>		
<b>260</b>	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>		
<b>270</b>	<b>Share capital repayable on demand</b>	<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>		
<b>280</b>	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>		
<b>290</b>	<b>Liabilities included in disposal groups classified as held for sale</b>	<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</i>		
<b>300</b>	<b>TOTAL LIABILITIES</b>	<i>IAS 1.9(b); IG 6</i>		

### 1.3 Equity

*Changes to legislation:* There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

		<i>References</i>	<b><i>Breakdown in table</i></b>	Carrying amount
				<b>010</b>
<b>010</b>	<b>Capital</b>	<i>IAS 1.54(r), BAD art 22</i>	46	
<b>020</b>	Paid up capital	<i>IAS 1.78(e)</i>		
<b>030</b>	Unpaid capital which has been called up	<i>Annex V.Part 2.14</i>		
<b>040</b>	<b>Share premium</b>	<i>IAS 1.78(e); CRR art 4(1) (124)</i>	46	
<b>050</b>	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.18-19</i>	46	
<b>060</b>	Equity component of compound financial instruments	<i>IAS 32.28-29; Annex V.Part 2.18</i>		
<b>070</b>	Other equity instruments issued	<i>Annex V.Part 2.19</i>		
<b>080</b>	<b>Other equity</b>	<i>IFRS 2.10; Annex V.Part 2.20</i>		
<b>090</b>	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1) (100)</i>	46	
<b>095</b>	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)</i>		
<b>100</b>	<i>Tangible assets</i>	<i>IAS 16.39-41</i>		
<b>110</b>	<i>Intangible assets</i>	<i>IAS 38.85-87</i>		
<b>120</b>	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	<i>IAS 1.7, IG6; IAS 19.120(c)</i>		
<b>122</b>	<i>Non-current assets and disposal groups</i>	<i>IFRS 5.38, IG Example 12</i>		

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	<i>classified as held for sale</i>			
<b>124</b>	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.IG6; IAS 28.10</i>		
<b>320</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	<i>IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21</i>		
<b>330</b>	<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	<i>IAS 1.7(e); IFRS 9 5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.22</i>		
<b>340</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	<i>IFRS 9 5.7.5; 6.5.8(b); Annex V.Part 2.22</i>		
<b>350</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	<i>IAS 1.7(e); IFRS 9 5.7.5; 6.5.8(a); Annex V.Part 2.57</i>		

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<b>360</b>	<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	<i>IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23</i>		
<b>128</b>	<i>Items that may be reclassified to profit or loss</i>	<i>IAS 1.82A(a) (ii)</i>		
<b>130</b>	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>IFRS9.6.5.13(a); IFRS7.24B(b) (ii)(iii); IFRS 7.24C(b)(i) (iv); .24E(a); Annex V.Part 2.24</i>		
<b>140</b>	<i>Foreign currency translation</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>		
<b>150</b>	<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	<i>IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b) (i); .24E; IFRS 9.6.5.11(b); Annex V.Part 2.25</i>		
<b>155</b>	<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	<i>IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26</i>		
<b>165</b>	<i>Hedging instruments [not designated elements]</i>	<i>IAS 1.7(g) (h); IFRS 9.6.5.15, .6.5.16; IFRS 7.24 E (b)(c); Annex V.Part 2.60</i>		
<b>170</b>	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>		

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<b>180</b>	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.IG6; IAS 28.10</i>		
<b>190</b>	<b>Retained earnings</b>	<i>CRR art 4(1) (123)</i>		
<b>200</b>	<b>Revaluation reserves</b>	<i>IFRS 1.30, D5-D8; Annex V.Part 2.28</i>		
<b>210</b>	<b>Other reserves</b>	<i>IAS 1.54; IAS 1.78(e)</i>		
<b>220</b>	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	<i>IAS 28.11; Annex V.Part 2.29</i>		
<b>230</b>	Other	<i>Annex V.Part 2.29</i>		
<b>240</b>	<b>(-) Treasury shares</b>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30</i>	46	
<b>250</b>	<b>Profit or loss attributable to owners of the parent</b>	<i>IAS 1.81B (b)(ii)</i>	2	
<b>260</b>	<b>(-) Interim dividends</b>	<i>IAS 32.35</i>		
<b>270</b>	<b>Minority interests [Non-controlling interests]</b>	<i>IAS 1.54(q)</i>		
<b>280</b>	Accumulated Other Comprehensive Income	<i>CRR art 4(1) (100)</i>	46	

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<b>290</b>	Other items		46	
<b>300</b>	<b>TOTAL EQUITY</b>	<i>IAS 1.9(c), IG 6</i>	46	
<b>310</b>	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>IAS 1.IG6</i>		

## 2. Statement of profit or loss

		<i>References</i>	<b>Breakdown in table</b>	Current period <b>010</b>
<b>010</b>	<b>Interest income</b>	<i>IAS 1.97; Annex V.Part 2.31</i>	16	
<b>020</b>	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34</i>		
<b>025</b>	Non-trading financial assets mandatorily at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1</i>		
<b>030</b>	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e)</i>		
<b>041</b>	Financial assets at fair value through other comprehensive income	<i>IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A</i>		
<b>051</b>	Financial assets at amortised cost	<i>IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
<b>070</b>	Derivatives - Hedge accounting, interest rate risk	<i>IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35</i>		
<b>080</b>	Other assets	<i>Annex V.Part 2.36</i>		
<b>085</b>	Interest income on liabilities	<i>IFRS 9.5.7.1, Annex V.Part 2.37</i>		

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<b>090</b>	<b>(Interest expenses)</b>	<i>IAS 1.97; Annex V.Part 2.31</i>	16	
<b>100</b>	(Financial liabilities held for trading)	<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34</i>		
<b>110</b>	(Financial liabilities designated at fair value through profit or loss)	<i>IFRS 7.20(a)(i), B5(e)</i>		
<b>120</b>	(Financial liabilities measured at amortised cost)	<i>IFRS 7.20(b); IFRS 9.5.7.2</i>		
<b>130</b>	(Derivatives - Hedge accounting, interest rate risk)	<i>IAS 39.9; Annex V.Part 2.35</i>		
<b>140</b>	(Other liabilities)	<i>Annex V.Part 2.38</i>		
<b>145</b>	(Interest expense on assets)	<i>IFRS 9.5.7.1, Annex V.Part 2.39</i>		
<b>150</b>	<b>(Expenses on share capital repayable on demand)</b>	<i>IFRIC 2.11</i>		
<b>160</b>	<b>Dividend income</b>	<i>Annex V.Part 2.40</i>	31	
<b>170</b>	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40</i>		
<b>175</b>	Non-trading financial assets mandatorily at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V.Part 2.40</i>		
<b>191</b>	Financial assets at fair value through other comprehensive income	<i>IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41</i>		
<b>192</b>	Investments in subsidiaries, joint ventures	<i>Annex V Part 2.42</i>		

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	and associates accounted for using other than equity method			
<b>200</b>	<b>Fee and commission income</b>	<i>IFRS 7.20(c)</i>	22	
<b>210</b>	<b>(Fee and commission expenses)</b>	<i>IFRS 7.20(c)</i>	22	
<b>220</b>	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<i>Annex V.Part 2.45</i>	16	
<b>231</b>	Financial assets at fair value through other comprehensive income	<i>IFRS 9.4.12A; IFRS 9.5.7.10-11</i>		
<b>241</b>	Financial assets at amortised cost	<i>IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
<b>260</b>	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a)(v); IFRS 9.5.7.2</i>		
<b>270</b>	Other			
<b>280</b>	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46</i>	16	
<b>287</b>	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46</i>		



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<b>290</b>	<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); IFRS 9.5.7.1; Annex V.Part 2.44</i>	16, 45	
<b>300</b>	<b>Gains or (-) losses from hedge accounting, net</b>	<i>Annex V.Part 2.47</i>	16	
<b>310</b>	<b>Exchange differences [gain or (-) loss], net</b>	<i>IAS 21.28, 52 (a)</i>		
<b>330</b>	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>	<i>IAS 1.34; Annex V. Part 2.48</i>	45	
<b>340</b>	<b>Other operating income</b>	<i>Annex V.Part 2.314-316</i>	45	
<b>350</b>	<b>(Other operating expenses)</b>	<i>Annex V.Part 2.314-316</i>	45	
<b>355</b>	<b>TOTAL OPERATING INCOME, NET</b>			
<b>360</b>	<b>(Administrative expenses)</b>			
<b>370</b>	<b>(Staff expenses)</b>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
<b>380</b>	<b>(Other administrative expenses)</b>		16	
<b>385</b>	<b>(Cash contributions to resolution funds and deposit guarantee schemes)</b>	<i>Annex V.Part 2.48i</i>		
<b>390</b>	<b>(Depreciation)</b>	<i>IAS 1.102, 104</i>		
<b>400</b>	<b>(Property, Plant and Equipment)</b>	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		

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<b>410</b>	(Investment Properties)	<i>IAS 1.104; IAS 40.79(d)(iv)</i>		
<b>420</b>	(Other intangible assets)	<i>IAS 1.104; IAS 38.118(e)(vi)</i>		
<b>425</b>	<b>Modification gains or (-) losses, net</b>	<i>IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49</i>		
<b>426</b>	Financial assets at fair value through other comprehensive income	<i>IFRS 7.35J</i>		
<b>427</b>	Financial assets at amortised cost	<i>IFRS 7.35J</i>		
<b>430</b>	<b>(Provisions or (-) reversal of provisions)</b>	<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	9 12 43	
<b>435</b>	(payment commitments to resolution funds and deposit guarantee schemes)	<i>Annex V.Part 2.48i</i>		
<b>440</b>	(Commitments and guarantees given)	<i>IFRS 9.4.2.1(c), (d), 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50</i>		
<b>450</b>	(Other provisions)			
<b>460</b>	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>IFRS 7.20(a) (viii); IFRS 9.5.4.4; Annex V Part 2.51, 53</i>	12	
<b>481</b>	(Financial assets at fair value through other comprehensive income)	<i>IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8</i>	12	

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<b>491</b>	(Financial assets at amortised cost)	<i>IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8</i>	12	
<b>510</b>	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>IAS 28.40-43</i>	16	
<b>520</b>	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	<i>IAS 36.126(a)(b)</i>	16	
<b>530</b>	(Property, plant and equipment)	<i>IAS 16.73(e)(v-vi)</i>		
<b>540</b>	(Investment properties)	<i>IAS 40.79(d)(v)</i>		
<b>550</b>	(Goodwill)	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>		
<b>560</b>	(Other intangible assets)	<i>IAS 38.118 (e)(iv)(v)</i>		
<b>570</b>	(Other)	<i>IAS 36.126 (a)(b)</i>		
<b>580</b>	<b>Negative goodwill recognised in profit or loss</b>	<i>IFRS 3.Appendix B64(n)(i)</i>		
<b>590</b>	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>	<i>Annex V.Part 2.54</i>		
<b>600</b>	<b>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as</b>	<i>IFRS 5.37; Annex V.Part 2.55</i>		

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	<b>discontinued operations</b>			
<b>610</b>	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
<b>620</b>	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>IAS 1.82(d); IAS 12.77</i>		
<b>630</b>	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1, IG 6</i>		
<b>640</b>	<b>Profit or (-) loss after tax from discontinued operations</b>	<i>IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56</i>		
<b>650</b>	Profit or (-) loss before tax from discontinued operations	<i>IFRS 5.33(b)(i)</i>		
<b>660</b>	(Tax expense or (-) income related to discontinued operations)	<i>IFRS 5.33 (b)(ii), (iv)</i>		
<b>670</b>	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>IAS 1.81A(a)</i>		
<b>680</b>	Attributable to minority interest [non-controlling interests]	<i>IAS 1.81B (b)(i)</i>		
<b>690</b>	Attributable to owners of the parent	<i>IAS 1.81B (b)(ii)</i>		

## 5. Breakdown of non-trading loans and advances by product

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

**Changes to legislation:** There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

		Reference	Carrying amount <i>Annex V, Part 1.27</i>							
			Gross carrying amount	Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households	
			<i>Annex V, Part 1.34</i>	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(f)</i>	
			<b>005</b>	<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>	<b>050</b>	<b>060</b>	
By product	010	<b>On demand [call] and short notice [current account]</b>	<i>Annex V, Part 2.85(a)</i>							
	020	<b>Credit card debt</b>	<i>Annex V, Part 2.85(b)</i>							
	030	<b>Trade receivables</b>	<i>Annex V, Part 2.85(c)</i>							
	040	<b>Finance leases</b>	<i>Annex V, Part 2.85(d)</i>							
	050	<b>Reverse repurchase loans</b>	<i>Annex V, Part 2.85(e)</i>							
	060	<b>Other term loans</b>	<i>Annex V, Part 2.85(f)</i>							
	070	<b>Advances that are not loans</b>	<i>Annex V, Part 2.85(g)</i>							
	080	<b>LOANS AND ADVANCES</b>	<i>Annex V, Part 44(a)</i>							
By collateral	090	of which: Loans collateralized by immovable property	<i>Annex V, Part 2.86(a)</i>							

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	100	of which: other collateralized loans	<i>Annex V.Part 2.86(b),</i>						
By purpose	110	of which: credit for consumption	<i>Annex V.Part 2.88(a)</i>						
	120	of which: lending for house purchase	<i>Annex V.Part 2.88(b)</i>						
By subordination	130	of which: project finance loans	<i>Annex V.Part 2.89; CRR Art 147(8)</i>						

## 8. Breakdown of financial liabilities

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

		Carrying amount <i>Annex V.Part 1.27</i>				Accumulated changes in fair value due to credit risk	
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
		<i>References National GAAP compatible IFRS</i>	<b>IFRS 7.8(e) (ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7</b>	<b>IFRS 7.8(e) (i); IFRS 9.4.2.2, IFRS 9.4.3.5</b>	<b>IFRS 7.8(g); IFRS 9.4.2.1</b>	<b>IFRS 7.24A(a); IFRS 9.6</b>	<b>CRR art 33(1) (b), art 33(1) (c); Annex V.Part 2.101</b>
			<b>010</b>	<b>020</b>	<b>030</b>	<b>037</b>	<b>040</b>
<b>010</b>	<b>Derivatives</b>	<i>IFRS 9.BA.7(a)</i>					
<b>020</b>	<b>Short positions</b>	<i>FRS 9.BA.7(b)</i>					

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<b>030</b>	Equity instruments	IAS 32.11					
<b>040</b>	Debt securities	Annex V.Part 1.31					
<b>050</b>	<b>Deposits</b>	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
<b>060</b>	Central banks	Annex V.Part 1.42(a), 44(c)					
<b>070</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
<b>080</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
<b>090</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
<b>100</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
<b>110</b>	General governments	Annex V.Part 1.42(b), 44(c)					
<b>120</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
<b>130</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					

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<b>140</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
<b>150</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
<b>160</b>	Credit institutions	Annex V.Part 1.42(c),44(c)				
<b>170</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
<b>180</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
<b>190</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
<b>200</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
<b>210</b>	Other financial corporations	Annex V.Part 1.42(d),44(c)				
<b>220</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
<b>230</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
<b>240</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part				



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		2.9.3; Annex V.Part 2.97				
<b>250</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
<b>260</b>	Non- financial corporations	Annex V.Part 1.42(e), 44(c)				
<b>270</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
<b>280</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
<b>290</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
<b>300</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
<b>310</b>	Households	Annex V.Part 1.42(f), 44(c)				
<b>320</b>	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
<b>330</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
<b>340</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3;				

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		<i>Annex V.Part 2.97</i>					
<b>350</b>	<i>Repurchase agreements</i>	<i>ECB/2013/33 Annex 2.Part 2.9.4</i>					
<b>360</b>	<b>Debt securities issued</b>	<i>Annex V.Part 1.37, Part 2.98</i>					
<b>370</b>	<i>Certificates of deposits</i>	<i>Annex V.Part 2.98(a)</i>					
<b>380</b>	<i>Asset- backed securities</i>	<i>CRR art 4(1)(61)</i>					
<b>390</b>	<i>Covered bonds</i>	<i>CRR art 129</i>					
<b>400</b>	<i>Hybrid contracts</i>	<i>Annex V.Part 2.98(d)</i>					
<b>410</b>	<i>Other debt securities issued</i>	<i>Annex V.Part 2.98(e)</i>					
<b>420</b>	<i>Convertible compound financial instruments</i>	<i>IAS 32.AG 31</i>					
<b>430</b>	<i>Non- convertible</i>						
<b>440</b>	<b>Other financial liabilities</b>	<i>Annex V.Part 1.38-41</i>					
<b>445</b>	<i>of which: lease liabilities</i>	<i>IFRS 16.22, 26-28, 47(b)</i>					
<b>450</b>	<b>FINANCIAL LIABILITIES</b>						

## 8.2 Subordinated financial liabilities

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

## 10. Derivatives - Trading and economic hedges

By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
		Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
		<i>Annex V.Part 2.120, 131</i>	<i>IFRS 9.BA.7 (a); Annex V.Part 2.120, 131</i>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 2.133-135</i>
		<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>
010	<b>Interest rate</b>	<i>Annex V.Part 2.129(a)</i>			
020	of which: economic hedges	<i>Annex V.Part 2.137-139</i>			
030	OTC options	<i>Annex V.Part 2.136</i>			
040	OTC other	<i>Annex V.Part 2.136</i>			

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050	Organized market options	<i>Annex V.Part 2.136</i>				
060	Organized market other	<i>Annex V.Part 2.136</i>				
070	<b>Equity</b>	<i>Annex V.Part 2.129(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
090	OTC options	<i>Annex V.Part 2.136</i>				
100	OTC other	<i>Annex V.Part 2.136</i>				
110	Organized market options	<i>Annex V.Part 2.136</i>				
120	Organized market other	<i>Annex V.Part 2.136</i>				
130	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.129(c)</i>				
140	of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
150	OTC options	<i>Annex V.Part 2.136</i>				
160	OTC other	<i>Annex V.Part 2.136</i>				
170	Organized market options	<i>Annex V.Part 2.136</i>				
180	Organized market other	<i>Annex V.Part 2.136</i>				
190	<b>Credit</b>	<i>Annex V.Part 2.129(d)</i>				

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195	of which: economic hedges with use of the fair value option	<i>IFRS 9.6.7.1; Annex V.Part 2.140</i>				
201	of which: other economic hedges	<i>Annex V.Part 2.137-140</i>				
210	Credit default swap					
220	Credit spread option					
230	Total return swap					
240	Other					
250	<b>Commodity</b>	<i>Annex V.Part 2.129(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
270	<b>Other</b>	<i>Annex V.Part 2.129(f)</i>				
280	of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
290	<b>DERIVATIVES</b>	<i>9.Appendix A</i>				
300	of which: OTC - credit institutions	<i>Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142</i>				
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.42(d), 44(e), Part 2.141(b)</i>				

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320	of which: OTC - rest	<i>Annex V.Part 1.44(e), Part 2.141(c)</i>				
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## 11. 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
			<b>IFRS 7.24A; Annex V. Part 2.120, 131</b>	<b>IFRS 7.24A; Annex V. Part 2.120, 131</b>	<b>Annex V.Part 2.133-135</b>	<b>Annex V.Part 2.133-135</b>
			<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>
010	<b>Interest rate</b>	<i>Annex V.Part 2.129(a)</i>				
020	OTC options	<i>Annex V.Part 2.136</i>				
030	OTC other	<i>Annex V.Part 2.136</i>				
040	Organized market options	<i>Annex V.Part 2.136</i>				
050	Organized market other	<i>Annex V.Part 2.136</i>				
060	<b>Equity</b>	<i>Annex V.Part 2.129(b)</i>				
070	OTC options	<i>Annex V.Part 2.136</i>				
080	OTC other	<i>Annex V.Part 2.136</i>				
090	Organized market options	<i>Annex V.Part 2.136</i>				

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100	Organized market other	<i>Annex V.Part 2.136</i>				
110	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.129(c)</i>				
120	OTC options	<i>Annex V.Part 2.136</i>				
130	OTC other	<i>Annex V.Part 2.136</i>				
140	Organized market options	<i>Annex V.Part 2.136</i>				
150	Organized market other	<i>Annex V.Part 2.136</i>				
160	<b>Credit</b>	<i>Annex V.Part 2.129(d)</i>				
170	Credit default swap	<i>Annex V.Part 2.136</i>				
180	Credit spread option	<i>Annex V.Part 2.136</i>				
190	Total return swap	<i>Annex V.Part 2.136</i>				
200	Other	<i>Annex V.Part 2.136</i>				
210	<b>Commodity</b>	<i>Annex V.Part 2.129(e)</i>				
220	<b>Other</b>	<i>Annex V.Part 2.129(f)</i>				
230	<b>FAIR VALUE HEDGES</b>	<i>IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)</i>				

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240	<b>Interest rate</b>	<i>Annex V.Part 2.129(a)</i>				
250	OTC options	<i>Annex V.Part 2.136</i>				
260	OTC other	<i>Annex V.Part 2.136</i>				
270	Organized market options	<i>Annex V.Part 2.136</i>				
280	Organized market other	<i>Annex V.Part 2.136</i>				
290	<b>Equity</b>	<i>Annex V.Part 2.129(b)</i>				
300	OTC options	<i>Annex V.Part 2.136</i>				
310	OTC other	<i>Annex V.Part 2.136</i>				
320	Organized market options	<i>Annex V.Part 2.136</i>				
330	Organized market other	<i>Annex V.Part 2.136</i>				
340	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.129(c)</i>				
350	OTC options	<i>Annex V.Part 2.136</i>				
360	OTC other	<i>Annex V.Part 2.136</i>				
370	Organized market options	<i>Annex V.Part 2.136</i>				
380	Organized market other	<i>Annex V.Part 2.136</i>				



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390	<b>Credit</b>	<i>Annex V.Part 2.129(d)</i>				
400	Credit default swap	<i>Annex V.Part 2.136</i>				
410	Credit spread option	<i>Annex V.Part 2.136</i>				
420	Total return swap	<i>Annex V.Part 2.136</i>				
430	Other	<i>Annex V.Part 2.136</i>				
440	<b>Commodity</b>	<i>Annex V.Part 2.129(e)</i>				
450	<b>Other</b>	<i>Annex V.Part 2.129(f)</i>				
460	<b>CASH FLOW HEDGES</b>	<i>IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)</i>				
470	<b>HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION</b>	<i>IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)</i>				
480	<b>PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK</b>	<i>IAS 39.71, 81A, 89A, AG 114-132</i>				
490	<b>PORTFOLIO CASH FLOW HEDGES OF INTEREST</b>	<i>IAS 39.71</i>				

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	RATE RISK					
500	DERIVATIVES HEDGE ACCOUNTING	IAS 7.24A; IAS 19; IFRS 9.6.1				
510	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
520	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
530	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)				

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

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

Reference	Gross carrying amount / Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Maximum amount of the collateral or guarantee that can be considered					
	Performing	Non-performing					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received					
	Not due	Of which: Unpaid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	of of	Unpaid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	Of which: Paid	

**Annex V. Part 2.119**





































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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Breakdown in table</b>	Carrying amount
					<b>Annex V.Part 1.27-28</b>
					<b>010</b>
<b>010</b>	<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>		
<b>020</b>	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
<b>030</b>	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
<b>040</b>	Other demand deposits	<i>Annex V.Part 2.3</i>	<i>Annex V.Part 2.3</i>	5	
<b>050</b>	<b>Financial assets held for trading</b>	<i>Accounting Directive art 8(1)(a), (5); IAS 39.9</i>	<i>IFRS 9.Appendix A</i>		
<b>060</b>	Derivatives	<i>CRR Annex II</i>	<i>IFRS 9.Appendix A</i>	10	
<b>070</b>	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
<b>080</b>	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.31</i>	4	
<b>090</b>	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.32</i>	4	
<b>091</b>	<b>Trading financial assets</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>			
<b>092</b>	Derivatives	<i>CRR Annex II; Annex V.Part 1.17, 27</i>		10	
<b>093</b>	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
<b>094</b>	Debt securities	<i>Annex V.Part 1.31</i>		4	

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095	Loans and advances	<i>Annex V.Part 1.32</i>		4	
096	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		<i>IFRS 7.8(a) (ii); IFRS 9.4.1.4</i>	4	
097	Equity instruments		<i>IAS 32.11</i>	4	
098	Debt securities		<i>Annex V.Part 1.31</i>	4	
099	Loans and advances		<i>Annex V.Part 1.32</i>	4	
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>Accounting Directive art 8(1)(a), (6)</i>	<i>IFRS 7.8(a) (i); IFRS 9.4.1.5</i>	4	
110	Equity instruments		<i>IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5</i>	4	
120	Debt securities	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	4	
130	Loans and advances	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>	4	
141	<b>Financial assets at fair value through other comprehensive income</b>		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>	4	
142	Equity instruments		<i>IAS 32.11</i>	4	
143	Debt securities		<i>Annex V.Part 1.31</i>	4	
144	Loans and advances		<i>Annex V.Part 1.32</i>	4	
171	<b>Non-trading non-derivative</b>	<i>BAD art 36(2)</i>		4	

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	<b>financial assets measured at fair value through profit or loss</b>				
172	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
173	Debt securities	<i>Annex V.Part 1.31</i>		4	
174	Loans and advances	<i>Accounting Directive art 8(1)(a), (4) (b); Annex V.Part 1.32</i>		4	
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>Accounting Directive art 8(1)(a), (8)</i>		4	
176	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
177	Debt securities	<i>Annex V.Part 1.31</i>		4	
178	Loans and advances	<i>Accounting Directive art 8(1)(a), (4) (b); Annex V.Part 1.32</i>		4	
181	<b>Financial assets at amortised cost</b>		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	4	
182	Debt securities		<i>Annex V.Part 1.31</i>	4	
183	Loans and advances		<i>Annex V.Part 1.32</i>	4	
231	<b>Non-trading non-derivative financial assets</b>	<i>BAD art 35;Accounting Directive Article 6(1) (i) and Article</i>		4	

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	<b>measured at a cost-based method</b>	8(2); Annex V.Part 1.18, 19			
<b>390</b>	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
<b>232</b>	Debt securities	Annex V.Part 1.31		4	
<b>233</b>	Loans and advances	Annex V.Part 1.32		4	
<b>234</b>	<b>Other non-trading non-derivative financial assets</b>	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
<b>235</b>	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
<b>236</b>	Debt securities	Annex V.Part 1.31		4	
<b>237</b>	Loans and advances	Annex V.Part 1.32		4	
<b>240</b>	<b>Derivatives – Hedge accounting</b>	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11	
<b>250</b>	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
<b>260</b>	<b>Investments in subsidiaries, joint ventures and associates</b>	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
<b>270</b>	<b>Tangible assets</b>	BAD art 4.Assets(10)			

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<b>280</b>	Property, Plant and Equipment		<i>IAS 16.6; IAS 1.54(a); IFRS 16.47(a)</i>	21, 42	
<b>290</b>	Investment property		<i>IAS 40.5; IAS 1.54(b); IFRS 16.48</i>	21, 42	
<b>300</b>	<b>Intangible assets</b>	<i>BAD art 4.Assets(9); CRR art 4(1) (115)</i>	<i>IAS 1.54(c); CRR art 4(1) (115)</i>		
<b>310</b>	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(1) (113)</i>	<i>IFRS 3.B67(d); CRR art 4(1) (113)</i>		
<b>320</b>	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118; IFRS 16.47 (a)</i>	21, 42	
<b>330</b>	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>		
<b>340</b>	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>		
<b>350</b>	Deferred tax assets	<i>Accounting Directive art 17(1)(f); CRR art 4(1)(106)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1) (106)</i>		
<b>360</b>	<b>Other assets</b>	<i>Annex V.Part 2.5, 6</i>	<i>Annex V.Part 2.5</i>		
<b>370</b>	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7</i>		
<b>375</b>	<b>(-) Haircuts for trading assets at fair value</b>	<i>Annex V Part 1.29</i>			
<b>380</b>	<b>TOTAL ASSETS</b>	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>		

## 1.2 Liabilities

	<i>References National GAAP</i>	<i>References National GAAP</i>	<b>Breakdown in table</b>	Carrying amount
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**Changes to legislation:** There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

		<i>based on BAD</i>	<i>compatible IFRS</i>		<b>Annex V.Part 1.27-28</b>
					<b>010</b>
<b>010</b>	<b>Financial liabilities held for trading</b>		<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>	8	
<b>020</b>	Derivatives		<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>	10	
<b>030</b>	Short positions		<i>IFRS 9.BA7(b)</i>	8	
<b>040</b>	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>050</b>	Debt securities issued		<i>Annex V.Part 1.37</i>	8	
<b>060</b>	Other financial liabilities		<i>Annex V.Part 1.38-41</i>	8	
<b>061</b>	<b>Trading financial liabilities</b>	<i>Accounting Directive art 8(1)(a),(3),(6)</i>		8	
<b>062</b>	Derivatives	<i>CRR Annex II; Annex V.Part 1.25</i>		10	
<b>063</b>	Short positions			8	
<b>064</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		8	
<b>065</b>	Debt securities issued	<i>Annex V.Part 1.37</i>		8	
<b>066</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		8	



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<b>070</b>	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>Accounting Directive art 8(1)(a), (6); IAS 39.9</i>	<i>IFRS 7.8 (e) (i); IFRS 9.4.2.2</i>	8	
<b>080</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>090</b>	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>	8	
<b>100</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>	8	
<b>110</b>	<b>Financial liabilities measured at amortised cost</b>	<i>Accounting Directive art 8(3), (6); IAS 39.47</i>	<i>IFRS 7.8(g); IFRS 9.4.2.1</i>	8	
<b>120</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
<b>130</b>	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.37</i>	8	
<b>140</b>	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.38-41</i>	8	
<b>141</b>	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>Accounting Directive art 8(3)</i>		8	
<b>142</b>	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		8	
<b>143</b>	Debt securities issued	<i>Annex V.Part 1.37</i>		8	

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<b>144</b>	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		8	
<b>150</b>	<b>Derivatives – Hedge accounting</b>	<i>Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26</i>	<i>IFRS 9.6.2.1; Annex V.Part 1.26</i>	11	
<b>160</b>	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)</i>	<i>IAS 39.89A(b), IFRS 9.6.5.8</i>		
<b>170</b>	<b>Provisions</b>	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	43	
<b>175</b>	Funds for general banking risks [if presented within liabilities]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 2.15</i>			
<b>180</b>	Pensions and other post employment defined benefit obligations	<i>Annex V.Part 2.9</i>	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.9</i>	43	
<b>190</b>	Other long term employee benefits	<i>Annex V.Part 2.10</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.10</i>	43	
<b>200</b>	Restructuring		<i>IAS 37.71, 84(a)</i>	43	
<b>210</b>	Pending legal issues and tax litigation		<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
<b>220</b>	Commitments and guarantees given	<i>BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11),</i>	<i>IFRS 9.4.2.1(c), (d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11</i>	9 12 43	

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		Article 28(8), Article 33			
<b>230</b>	Other provisions	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14	43	
<b>240</b>	<b>Tax liabilities</b>		IAS 1.54(n-o)		
<b>250</b>	Current tax liabilities		IAS 1.54(n); IAS 12.5		
<b>260</b>	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
<b>270</b>	<b>Share capital repayable on demand</b>		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
<b>280</b>	<b>Other liabilities</b>	Annex V.Part 2.13	Annex V.Part 2.13		
<b>290</b>	<b>Liabilities included in disposal groups classified as held for sale</b>		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
<b>295</b>	<b>Haircuts for trading liabilities at fair value</b>	Annex V Part 1.29			
<b>300</b>	<b>TOTAL LIABILITIES</b>		IAS 1.9(b);IG 6		

### 1.3 Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	<b>Breakdown in table</b>	Carrying amount <b>010</b>
<b>010</b>	<b>Capital</b>	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
<b>020</b>	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		

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<b>030</b>	Unpaid capital which has been called up	<i>BAD art 4.Liabilities(9); Annex V.Part 2.17</i>	<i>Annex V.Part 2.14</i>		
<b>040</b>	<b>Share premium</b>	<i>BAD art 4.Liabilities(10); CRR art 4(1) (124)</i>	<i>IAS 1.78(e); CRR art 4(1) (124)</i>	46	
<b>050</b>	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.18-19</i>	<i>Annex V.Part 2.18-19</i>	46	
<b>060</b>	Equity component of compound financial instruments	<i>Accounting Directive art 8(6); Annex V.Part 2.18</i>	<i>IAS 32.28-29; Annex V.Part 2.18</i>		
<b>070</b>	Other equity instruments issued	<i>Annex V.Part 2.19</i>	<i>Annex V.Part 2.19</i>		
<b>080</b>	<b>Other equity</b>	<i>Annex V.Part 2.20</i>	<i>IFRS 2.10; Annex V.Part 2.20</i>		
<b>090</b>	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1) (100)</i>	<i>CRR art 4(1) (100)</i>	46	
<b>095</b>	Items that will not be reclassified to profit or loss		<i>IAS 1.82A(a)</i>		
<b>100</b>	<i>Tangible assets</i>		<i>IAS 16.39-41</i>		
<b>110</b>	<i>Intangible assets</i>		<i>IAS 38.85-87</i>		
<b>120</b>	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>		<i>IAS 1.7, IG6; IAS 19.120(c)</i>		
<b>122</b>	<i>Non-current assets and disposal groups</i>		<i>IFRS 5.38, IG Example 12</i>		

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	<i>classified as held for sale</i>				
<b>124</b>	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>		<i>IAS 1.IG6; IAS 28.10</i>		
<b>320</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>		<i>IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21</i>		
<b>330</b>	<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>		<i>IAS 1.7(e); IFRS 9.5.7.5;. 6.5.3; IFRS 7.24C; Annex V.Part 2.22</i>		
<b>340</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>		<i>IFRS 9.5.7.5;. 6.5.8(b); Annex V.Part 2.22</i>		
<b>350</b>	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>		<i>IAS 1.7(e); IFRS 9.5.7.5;. 6.5.8(a); Annex V.Part 2.57</i>		

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	<i>[hedging instrument]</i>				
<b>360</b>	<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>		<i>IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23</i>		
<b>128</b>	<i>Items that may be reclassified to profit or loss</i>		<i>IAS 1.82A(a) (ii)</i>		
<b>130</b>	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>Accounting Directive art 8(1)(a), (6)(8)</i>	<i>IFRS9.6.5.13(a); IFRS7.24B(b) (ii)(iii); IFRS 7.24C(b)(i) (iv); .24E(a); Annex V.Part 2.24</i>		
<b>140</b>	<i>Foreign currency translation</i>	<i>BAD art 39(6)</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>		
<b>150</b>	<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	<i>Accounting Directive art 8(1)(a), (6)(8)</i>	<i>IAS 1.7 (e); IFRS 7.24B(b)(ii) (iii); IFRS 7.24C(b) (i); .24E; IFRS 9.6.5.11(b); Annex V.Part 2.25</i>		
<b>155</b>	<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>		<i>IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26</i>		
<b>165</b>	<i>Hedging instruments [not</i>		<i>IAS 1.7(g) (h); IFRS 9.6.5.15, .6.5.16;</i>		

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	<i>designated elements]</i>		<i>IFRS 7.24E (b)(c); Annex V.Part 2.60</i>		
<b>170</b>	<i>Non-current assets and disposal groups classified as held for sale</i>		<i>IFRS 5.38, IG Example 12</i>		
<b>180</b>	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>		<i>IAS 1.IG6; IAS 28.10</i>		
<b>190</b>	<b>Retained earnings</b>	<i>BAD art 4.Liabilities(13)(123) CRR art 4(1) (123)</i>	<i>CRR art 4(1)</i>		
<b>200</b>	<b>Revaluation reserves</b>	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.30, D5-D8; Annex V.Part 2.28</i>		
<b>201</b>	Tangible assets	<i>Accounting Directive art 7(1)</i>			
<b>202</b>	Equity instruments	<i>Accounting Directive art 7(1)</i>			
<b>203</b>	Debt securities	<i>Accounting Directive art 7(1)</i>			
<b>204</b>	Other	<i>Accounting Directive art 7(1)</i>			
<b>205</b>	<b>Fair value reserves</b>	<i>Accounting Directive art 8(1)(a)</i>			
<b>206</b>	Hedge of net investments in foreign operations	<i>Accounting Directive art 8(1)(a), (8)(b)</i>			

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207	Hedging derivatives. Cash flow hedges	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)			
208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), 8(2)			
210	<b>Other reserves</b>	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29	Annex V.Part 2.29		
235	<b>First consolidation differences</b>	Accounting Directive art 24(3)(c)			
240	<b>(-) Treasury shares</b>	Accounting Directive Annex III Annex III Assets D(III) (2); BAD art 4 Assets (12);	IAS 1.79(a) (vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	



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		<i>Annex V.Part 2.30</i>			
<b>250</b>	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD art 4.Liabilities(14)(ii)</i>	<i>IAS 1.81B (b)</i>	2	
<b>260</b>	<b>(-) Interim dividends</b>	<i>CRR Article 26(2b)</i>	<i>IAS 32.35</i>		
<b>270</b>	<b>Minority interests [Non-controlling interests]</b>	<i>Accounting Directive art 24(4)</i>	<i>IAS 1.54(q)</i>		
<b>280</b>	Accumulated Other Comprehensive Income	<i>CRR art 4(1) (100)</i>	<i>CRR art 4(1) (100)</i>	46	
<b>290</b>	Other items			46	
<b>300</b>	<b>TOTAL EQUITY</b>		<i>IAS 1.9(c), IG 6</i>	46	
<b>310</b>	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>		

## 2. Statement of profit or loss

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Breakdown in table</b>	Current period <b>010</b>
<b>010</b>	<b>Interest income</b>	<i>BAD art 27.Vertical layout(1); Annex V.Part 2.31</i>	<i>IAS 1.97; Annex V.Part 2.31</i>	16	
<b>020</b>	Financial assets held for trading		<i>IFRS 7.20(a) (i), B5(e); Annex V.Part 2.33, 34</i>		
<b>025</b>	Non-trading financial assets mandatorily at fair value		<i>IFRS 7.20(a) (i), B5(e), IFRS 9.5.7.1</i>		

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	through profit or loss				
<b>030</b>	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a) (i), B5(e)</i>		
<b>041</b>	Financial assets at fair value through other comprehensive income		<i>IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A</i>		
<b>051</b>	Financial assets at amortised cost		<i>IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
<b>070</b>	Derivatives - Hedge accounting, interest rate risk		<i>IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35</i>		
<b>080</b>	Other assets		<i>Annex V.Part 2.36</i>		
<b>085</b>	Interest income on liabilities	<i>Annex V.Part 2.37</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.37</i>		
<b>090</b>	<b>(Interest expenses)</b>	<i>BAD art 27.Vertical layout(2); Annex V.Part 2.31</i>	<i>IAS 1.97; Annex V.Part 2.31</i>	16	
<b>100</b>	(Financial liabilities held for trading)		<i>IFRS 7.20(a) (i), B5(e); Annex V.Part 2.33, 34</i>		
<b>110</b>	(Financial liabilities designated at fair value through profit or loss)		<i>IFRS 7.20(a) (i), B5(e)</i>		
<b>120</b>	(Financial liabilities measured at		<i>IFRS 7.20(b); IFRS 9.5.7.2</i>		

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	amortised cost)				
<b>130</b>	(Derivatives - Hedge accounting, interest rate risk)		<i>IAS 39.9; Annex V.Part 2.35</i>		
<b>140</b>	(Other liabilities)		<i>Annex V.Part 2.38</i>		
<b>145</b>	(Interest expense on assets)	<i>Annex V.Part 2.39</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.39</i>		
<b>150</b>	<b>(Expenses on share capital repayable on demand)</b>		<i>IFRIC 2.11</i>		
<b>160</b>	<b>Dividend income</b>	<i>BAD art 27.Vertical layout(3); Annex V.Part 2.40</i>	<i>Annex V.Part 2.40</i>	31	
<b>170</b>	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40</i>		
<b>175</b>	Non-trading financial assets mandatorily at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V.Part 2.40</i>		
<b>191</b>	Financial assets at fair value through other comprehensive income		<i>IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41</i>		
<b>192</b>	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	<i>Annex V Part 2.42</i>	<i>Annex V Part 2.42</i>		

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<b>200</b>	<b>Fee and commission income</b>	<i>BAD art 27.Vertical layout(4)</i>	<i>IFRS 7.20(c)</i>	22	
<b>210</b>	<b>(Fee and commission expenses)</b>	<i>BAD art 27.Vertical layout(5)</i>	<i>IFRS 7.20(c)</i>	22	
<b>220</b>	<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>Annex V.Part 2.45</i>	16	
<b>231</b>	Financial assets at fair value through other comprehensive income		<i>IFRS 9.4.12A; IFRS 9.5.7.10-11</i>		
<b>241</b>	Financial assets at amortised cost		<i>IFRS 7.20(a) (v); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
<b>260</b>	Financial liabilities measured at amortised cost		<i>IFRS 7.20(a) (v); IFRS 9.5.7.2</i>		
<b>270</b>	Other				
<b>280</b>	<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); IFRS 9.5.7.1; Annex V.Part 2.43, 46</i>	16	
<b>285</b>	<b>Gains or (-) losses on trading financial assets and liabilities, net</b>	<i>BAD art 27.Vertical layout(6)</i>		16	

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<b>287</b>	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>		<i>IFRS 7.20(a) (i); IFRS 9.5.7.1; Annex V.Part 2.46</i>		
<b>290</b>	<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); IFRS 9.5.7.1; Annex V.Part 2.44</i>	16, 45	
<b>295</b>	<b>Gains or (-) losses on non-trading financial assets and liabilities, net</b>	<i>BAD art 27.Vertical layout(6)</i>		16	
<b>300</b>	<b>Gains or (-) losses from hedge accounting, net</b>	<i>Accounting Directive art 8(1)(a), (6), (8)</i>	<i>Annex V.Part 2.47</i>	16	
<b>310</b>	<b>Exchange differences [gain or (-) loss], net</b>	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
<b>320</b>	<b>Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net</b>	<i>BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56</i>			

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<b>330</b>	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>	<i>Annex V. Part 2.48</i>	<i>IAS 1.34; Annex V. Part 2.48</i>	45	
<b>340</b>	<b>Other operating income</b>	<i>BAD art 27. Vertical layout(7); Annex V. Part 2.314-316</i>	<i>Annex V. Part 2.314-316</i>	45	
<b>350</b>	<b>(Other operating expenses)</b>	<i>BAD art 27. Vertical layout(10); Annex V. Part 2.314-316</i>	<i>Annex V. Part 2.314-316</i>	45	
<b>355</b>	<b>TOTAL OPERATING INCOME, NET</b>				
<b>360</b>	<b>(Administrative expenses)</b>	<i>BAD art 27. Vertical layout(8)</i>			
<b>370</b>	(Staff expenses)	<i>BAD art 27. Vertical layout(8)(a)</i>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
<b>380</b>	(Other administrative expenses)	<i>BAD art 27. Vertical layout(8)(b);</i>		16	
<b>385</b>	<b>(Cash contributions to resolution funds and deposit guarantee schemes)</b>	<i>Annex V. Part 2.48i</i>	<i>Annex V. Part 2.48i</i>		
<b>390</b>	<b>(Depreciation)</b>		<i>IAS 1.102, 104</i>		
<b>400</b>	(Property, Plant and Equipment)	<i>BAD art 27. Vertical layout(9)</i>	<i>IAS 1.104; IAS 16.73(e) (vii)</i>		
<b>410</b>	(Investment Properties)	<i>BAD art 27. Vertical layout(9)</i>	<i>IAS 1.104; IAS 40.79(d) (iv)</i>		

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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>		
425	<b>Modification gains or (-) losses, net</b>		<i>IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49</i>		
426	Financial assets at fair value through other comprehensive income		<i>IFRS 7.35J</i>		
427	Financial assets at amortised cost		<i>IFRS 7.35J</i>		
430	<b>(Provisions or (-) reversal of provisions)</b>		<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	9 12 43	
435	(payment commitments to resolution funds and deposit guarantee schemes)	<i>Annex V.Part 2.48i</i>	<i>Annex V.Part 2.48i</i>		
440	(Commitments and guarantees given)	<i>BAD art 27.Vertical layout(11)-(12)</i>	<i>IFRS 9.4.2.1(c), (d), 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50</i>		
450	(Other provisions)				
455	<b>(Increases or (-) decreases of the fund for general banking risks, net)</b>	<i>BAD art 38.2</i>			

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<b>460</b>	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>BAD art 35-37, Annex V.Part 2.52, 53</i>	<i>IFRS 7.20(a) (viii); IFRS 9.5.4.4; Annex V Part 2.51, 53</i>	12	
<b>481</b>	(Financial assets at fair value through other comprehensive income)		<i>IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8</i>	12	
<b>491</b>	(Financial assets at amortised cost)		<i>IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8</i>	12	
<b>510</b>	<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	
<b>520</b>	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>		<i>IAS 36.126(a) (b)</i>	16	
<b>530</b>	(Property, plant and equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 16.73(e) (v-vi)</i>		
<b>540</b>	(Investment properties)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d) (v)</i>		
<b>550</b>	(Goodwill)	<i>BAD art 27.Vertical layout(9)</i>	<i>IFRS 3.Appendix</i>		



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			<i>B67(d)(v); IAS 36.124</i>		
<b>560</b>	(Other intangible assets)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118 (e)(iv)(v)</i>		
<b>570</b>	(Other)		<i>IAS 36.126 (a)(b)</i>		
<b>580</b>	<b>Negative goodwill recognised in profit or loss</b>	<i>Accounting Directive art 24(3)(f)</i>	<i>IFRS 3.Appendix B64(n)(i)</i>		
<b>590</b>	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>Annex V.Part 2.54</i>		
<b>600</b>	<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 2.55</i>		
<b>610</b>	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
<b>620</b>	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>BAD art 27.Vertical layout(15)</i>	<i>IAS 1.82(d); IAS 12.77</i>		

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<b>630</b>	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>BAD art 27.Vertical layout(16)</i>	<i>IAS 1, IG 6</i>		
<b>632</b>	<b>Extraordinary profit or (-) loss after tax</b>	<i>BAD art 27.Vertical layout(21)</i>			
<b>633</b>	Extraordinary profit or loss before tax	<i>BAD art 27.Vertical layout(19)</i>			
<b>634</b>	(Tax expense or (-) income related to extraordinary profit or loss)	<i>BAD art 27.Vertical layout(20)</i>			
<b>640</b>	<b>Profit or (-) loss after tax from discontinued operations</b>		<i>IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56</i>		
<b>650</b>	Profit or (-) loss before tax from discontinued operations		<i>IFRS 5.33(b) (i)</i>		
<b>660</b>	(Tax expense or (-) income related to discontinued operations)		<i>IFRS 5.33 (b) (ii),(iv)</i>		
<b>670</b>	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>BAD art 27.Vertical layout(23)</i>	<i>IAS 1.81A(a)</i>		
<b>680</b>	Attributable to minority interest [non-controlling interests]		<i>IAS 1.81B (b) (i)</i>		
<b>690</b>	Attributable to owners of the parent		<i>IAS 1.81B (b) (ii)</i>		

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

**Changes to legislation:** There are outstanding changes not yet made to Regulation (EU) 2020/605 of the European Central Bank. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

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

		Reference	Cross carrying amount	Carrying amount <b>Annex V.Part 1.27-28</b>						
				Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households	
				<i>Annex V.Part 1.34</i>	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(f)</i>
			<b>005</b>	<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>	<b>050</b>	<b>060</b>	
By product	010	<b>On demand [call] and short notice [current account]</b>	<i>Annex V.Part 2.85(a)</i>							
	020	<b>Credit card debt</b>	<i>Annex V.Part 2.85(b)</i>							
	030	<b>Trade receivables</b>	<i>Annex V.Part 2.85(c)</i>							
	040	<b>Finance leases</b>	<i>Annex V.Part 2.85(d)</i>							
	050	<b>Reverse repurchase loans</b>	<i>Annex V.Part 2.85(e)</i>							
	060	<b>Other term loans</b>	<i>Annex V.Part 2.85(f)</i>							
	070	<b>Advances that are not loans</b>	<i>Annex V.Part 2.85(g)</i>							
	080	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 44(a)</i>							
By collateral	090	of which: Loans collateralized by	<i>Annex V.Part 2.86(a)</i>							

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		immovable property							
	100	of which: other collateralized loans	<i>Annex V.Part 2.86(b),</i>						
By purpose	110	of which: credit for consumption	<i>Annex V.Part 2.88(a)</i>						
	120	of which: lending for house purchase	<i>Annex V.Part 2.88(b)</i>						
By subordination	130	of which: project finance loans	<i>Annex V.Part 2.89; CRR Art 147(8)</i>						

## 8. Breakdown of financial liabilities

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

	Carrying amount	<i>Annex V.Part 1.27-28</i>					Accumulated changes in fair value due to credit risk	
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method		Hedge accounting
	<i>Reference National GAAP compatible IFRS</i>	<i>IFRS 7.8(e) (ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7</i>	<i>IFRS 7.8(e) (i); IFRS 9.4.2.2, IFRS 9.4.3.5</i>	<i>IFRS 7.8(g); IFRS 9.4.2.1</i>			<i>IFRS 7.24A(a), IFRS 9.6</i>	<i>CRR art 33(1) (b), art 33(1) (c); Annex V.Part 2.101</i>

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		References National GAAP based on BAD		Accounting Directive art 8(1) (a), (6); IAS 39.9, AG 14-15	Accounting Directive art 8(1) (a), (6); IAS 39.9	Accounting Directive art 8(3), (6); IAS 39.47	Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1) (a), (6), (8) (1) (a)	IFRS art 33(1) (b), art 33(1) (c); Annex V.Part 2.102
				010	020	030	034	035	037	040
010	Derivatives	IFRS Annex II	IFRS 9.BA.7(a)							
020	Short positions		FRS 9.BA.7(b)							
030	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11							
040	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31							
050	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	IFRS 9.3.3 Annex 2.Part 2.9; Annex V.Part 1.36							
060	Central banks	Annex V.Part 1.42(a), 44(c)	Annex V.Part 1.42(a), 44(c)							
070	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	IFRS 9.3.3 Annex 2.Part 2.9.1							
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	IFRS 9.3.3 Annex 2.Part 2.9.2							
090	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex	IFRS 9.3.3 Annex 2.Part 2.9.3; Annex							

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		V.Part 2.97	V.Part 2.97						
<b>100</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						
<b>110</b>	General government	Annex Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)						
<b>120</b>	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
<b>130</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
<b>140</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						
<b>150</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						
<b>160</b>	Credit institutions	Annex Part 1.42(c), 44(c)	Annex V.Part 1.42(c), 44(c)						
<b>170</b>	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
<b>180</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
<b>190</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						

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<b>200</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						
<b>210</b>	Other financial corporations	Annex V.Part 44(d), 44(c)	Annex V.Part 44(d), 44(c)						
<b>220</b>	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
<b>230</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
<b>240</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						
<b>250</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						
<b>260</b>	Non-financial corporations	Annex V.Part 44(e), 44(c)	Annex V.Part 44(e), 44(c)						
<b>270</b>	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
<b>280</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
<b>290</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						
<b>300</b>	Repurchase agreements	ECB/2013/33 Annex	ECB/2013/33 Annex						

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		2.Part 2.9.4	2.Part 2.9.4						
<b>310</b>	Household	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)						
<b>320</b>	Current accounts overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
<b>330</b>	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
<b>340</b>	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						
<b>350</b>	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						
<b>360</b>	<b>Debt securities issued</b>	Annex Part 1.37, 2.98	Annex V.Part 1.37, Part 2.98						
<b>370</b>	Certificates of deposits	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)						
<b>380</b>	Asset- backed securities	CRR art 4(1) (61)	CRR art 4(1) (61)						
<b>390</b>	Covered bonds	CRR art 129	CRR art 129						
<b>400</b>	Hybrid contracts	Annex V.Part 2.98(d)	Annex V.Part 2.98(d)						
<b>410</b>	Other debt securities issued	Annex V.Part 2.98(e)	Annex V.Part 2.98(e)						



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<b>420</b>	Convertible compound financial instruments		IAS 32.AG 31						
<b>430</b>	Non-convertible								
<b>440</b>	<b>Other financial liabilities</b>	Annex V.Part 1.38-41	Annex V.Part 1.38-41						
<b>445</b>	of which: lease liabilities		IFRS 16.22, 26-28, 47(b)						
<b>450</b>	<b>FINANCIAL LIABILITIES</b>								

## 8.2 Subordinated financial liabilities

				Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
			References National GAAP compatible IFRS	<b>IFRS 7.8(e) (i); IFRS 9.4.2.2, IFRS 9.4.3.5</b>	<b>IFRS 7.8(g); IFRS 9.4.2.1</b>	
			References National GAAP	<b>Accounting Directive art 8(1) (a), (6); IAS 39.9</b>	<b>Accounting Directive art 8(3), (6); IAS 39.47</b>	<b>Accounting Directive art 8(3)</b>
				<b>010</b>	<b>020</b>	<b>030</b>
<b>010</b>	<b>Deposits</b>	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
<b>020</b>	<b>Debt securities issued</b>	Annex V.Part 1.37	Annex V.Part 1.37			

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<b>030</b>	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	<del>Annex V.Part 99-100</del>	<i>Annex V.Part 2.99-100</i>						
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## 10. Derivatives - Trading and economic hedges

By type of risk / By product or by type of market			Carrying amount				Fair value		Notional amount	
			Financial assets held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
		<i>References National GAAP based on BAD</i>	<i>Annex V.Part 1.17, Part 2.120</i>	<i>Annex V.Part 2.124</i>	<i>Annex V.Part 1.25, Part 2.120</i>	<i>Annex V.Part 2.124</i>	<i>Annex V.Part 2.132</i>	<i>Annex V.Part 2.132</i>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 131-135</i>
		<i>References National GAAP based on BAD</i>	<b>010</b>	<b>011</b>	<b>020</b>	<b>016</b>	<b>022</b>	<b>025</b>	<b>030</b>	<b>040</b>
<b>010</b>	<b>Interest rate</b>	<i>Annex V.Part 2.129(a)</i>	<i>Annex V.Part 2.129(a)</i>							
<b>020</b>	of which: economic hedges	<i>Annex V.Part 2.137-139</i>	<i>Annex V.Part 2.137-139</i>							
<b>030</b>	OTC options	<i>Annex V.Part 2.136</i>	<i>Annex V.Part 2.136</i>							
<b>040</b>	OTC other	<i>Annex V.Part 2.136</i>	<i>Annex V.Part 2.136</i>							
<b>050</b>	Organized market options	<i>Annex V.Part 2.136</i>	<i>Annex V.Part 2.136</i>							

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<b>060</b>	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
<b>070</b>	<b>Equity</b>	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)								
<b>080</b>	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
<b>090</b>	OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
<b>100</b>	OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
<b>110</b>	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
<b>120</b>	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
<b>130</b>	<b>Foreign exchange and gold</b>	Annex V.Part 2.129(c)	Annex V.Part 2.129(c)								
<b>140</b>	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
<b>150</b>	OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
<b>160</b>	OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
<b>170</b>	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
<b>180</b>	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
<b>190</b>	<b>Credit</b>	Annex V.Part 2.129(d)	Annex V.Part 2.129(d)								

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<b>195</b>	of which: economic hedges with use of the fair value option	<i>Annex V.Part 2.140</i>	<i>IFRS 9.6.7.1; Annex V.Part 2.140</i>								
<b>201</b>	of which: other economic hedges	<i>Annex V.Part 2.137-140</i>	<i>Annex V.Part 2.137-140</i>								
<b>210</b>	Credit default swap										
<b>220</b>	Credit spread option										
<b>230</b>	Total return swap										
<b>240</b>	Other										
<b>250</b>	<b>Commodity</b>	<i>Annex V.Part 2.129(e)</i>	<i>Annex V.Part 2.129(e)</i>								
<b>260</b>	of which: economic hedges	<i>Annex V.Part 2.137-139</i>	<i>Annex V.Part 2.137-139</i>								
<b>270</b>	<b>Other</b>	<i>Annex V.Part 2.129(f)</i>	<i>Annex V.Part 2.129(f)</i>								
<b>280</b>	of which: economic hedges	<i>Annex V.Part 2.137-139</i>	<i>Annex V.Part 2.137-139</i>								
<b>290</b>	<b>DERIVATIVES</b>	<i>Annex II; Annex V.Part 1.16(a)</i>	<i>IFRS 9.Appendix A</i>								
<b>300</b>	of which:	<i>Annex V.Part</i>	<i>Annex V.Part</i>								







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	hedges of interest rate risk										
<b>236</b>	of which: cash flow hedges of interest rate risk	Annex V.Part 1.43									
<b>240</b>	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142									
<b>250</b>	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)									
<b>260</b>	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)									

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

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

Reference	Carrying amount / Nominal amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Maximum amount of the collateral or guarantee that can be considered
GAAP based on IFRS			Annex V.
BAD			























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		with forbearance measures				forbearance measures				with exposures forborne measures - Accumulated impairment and provisions				negative changes in fair value due to credit risk and provisions				financial guarantees received					
		Inst with modifications in their terms and conditions	Refor which: exposures under probation classified from non-performing	finc forborne their terms and conditions	Inst with modifications in their terms and conditions	Refor which: exposures under probation classified from non-performing	finc of non-performing exposures prior to forbearance	Diff of non-performing exposures prior to forbearance	Imp of non-performing exposures prior to forbearance	Imp of non-performing exposures prior to forbearance	Inst with modifications in their terms and conditions	Refor which: exposures under probation classified from non-performing	finc of non-performing exposures prior to forbearance	Diff of non-performing exposures prior to forbearance	Imp of non-performing exposures prior to forbearance	Inst with modifications in their terms and conditions	Refor which: exposures under probation classified from non-performing	finc of non-performing exposures prior to forbearance	Diff of non-performing exposures prior to forbearance	Imp of non-performing exposures prior to forbearance	Collateral received on non-performing exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	175	180	185				
<i>Annex V, Part 1.342, Par 256</i>	<i>Annex V, Part 2.241, Par 256</i>	<i>Annex V, Part 2.241(a), Par 256</i>	<i>Annex V, Part 2.241(b), Par 256</i>	<i>Annex V, Part 2.241(c), Par 256</i>	<i>Annex V, Part 2.241(d), Par 256</i>	<i>Annex V, Part 2.241(e), Par 256</i>	<i>Annex V, Part 2.241(f), Par 256</i>	<i>Annex V, Part 2.241(g), Par 256</i>	<i>Annex V, Part 2.241(h), Par 256</i>	<i>Annex V, Part 2.241(i), Par 256</i>	<i>Annex V, Part 2.241(j), Par 256</i>	<i>Annex V, Part 2.241(k), Par 256</i>	<i>Annex V, Part 2.241(l), Par 256</i>	<i>Annex V, Part 2.241(m), Par 256</i>	<i>Annex V, Part 2.241(n), Par 256</i>	<i>Annex V, Part 2.241(o), Par 256</i>	<i>Annex V, Part 2.241(p), Par 256</i>	<i>Annex V, Part 2.241(q), Par 256</i>	<i>Annex V, Part 2.241(r), Par 256</i>	<i>Annex V, Part 2.241(s), Par 256</i>	<i>Annex V, Part 2.241(t), Par 256</i>	<i>Annex V, Part 2.241(u), Par 256</i>	<i>Annex V, Part 2.241(v), Par 256</i>
<i>Annex V, Part 1.342, Par 256</i>	<i>Annex V, Part 2.241, Par 256</i>	<i>Annex V, Part 2.241(a), Par 256</i>	<i>Annex V, Part 2.241(b), Par 256</i>	<i>Annex V, Part 2.241(c), Par 256</i>	<i>Annex V, Part 2.241(d), Par 256</i>	<i>Annex V, Part 2.241(e), Par 256</i>	<i>Annex V, Part 2.241(f), Par 256</i>	<i>Annex V, Part 2.241(g), Par 256</i>	<i>Annex V, Part 2.241(h), Par 256</i>	<i>Annex V, Part 2.241(i), Par 256</i>	<i>Annex V, Part 2.241(j), Par 256</i>	<i>Annex V, Part 2.241(k), Par 256</i>	<i>Annex V, Part 2.241(l), Par 256</i>	<i>Annex V, Part 2.241(m), Par 256</i>	<i>Annex V, Part 2.241(n), Par 256</i>	<i>Annex V, Part 2.241(o), Par 256</i>	<i>Annex V, Part 2.241(p), Par 256</i>	<i>Annex V, Part 2.241(q), Par 256</i>	<i>Annex V, Part 2.241(r), Par 256</i>	<i>Annex V, Part 2.241(s), Par 256</i>	<i>Annex V, Part 2.241(t), Par 256</i>	<i>Annex V, Part 2.241(u), Par 256</i>	<i>Annex V, Part 2.241(v), Par 256</i>











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	by 234234i resident(a) immovable property																					
933	Of Annex which Part Credit 182(a), for 234234i construction																					
231	DEBT Annex INSTRUMENTS AT 2.242.249 STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT																					
330	DEBT Annex INSTRUMENTS OTHER 246 THAN HELD FOR TRADING OR TRADING																					
335	DEBT Annex INSTRUMENTS HELD 2.247 FOR SALE																					
340	Loan GR/CRR commitments given I; Annex V.Part 1.41(g), Part 2.112,102-105,																					





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- (1) [OJ L 287, 29.10.2013, p. 63.](#)
- (2) [OJ L 141, 14.5.2014, p. 1.](#)
- (3) Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) ([OJ L 86, 31.3.2015, p. 13.](#))
- (4) 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 ([OJ L 191, 28.6.2014, p. 1.](#))
- (5) Commission Implementing Regulation (EU) 2020/429 of 14 February 2020 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council ([OJ L 96, 30.3.2020, p. 1.](#))

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**Changes and effects yet to be applied to :**

- Regulation power to modify conferred by [2023 c. 29 s. 3 Sch. 1 Pt. 1](#)
- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 1](#)