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**► B**                      **COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014**  
**of 16 April 2014**

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

**(Text with EEA relevance)**

(OJ L 191, 28.6.2014, p. 1)

Amended by:

		Official Journal		
		No	page	date
► <u><b>M1</b></u>	Commission Implementing Regulation (EU) 2015/79 of 18 December 2014	L 14	1	21.1.2015
► <u><b>M2</b></u>	Commission Implementing Regulation (EU) 2015/227 of 9 January 2015	L 48	1	20.2.2015
► <u><b>M3</b></u>	Commission Implementing Regulation (EU) 2015/1278 of 9 July 2015	L 205	1	31.7.2015
► <u><b>M4</b></u>	Commission Implementing Regulation (EU) 2016/313 of 1 March 2016	L 60	5	5.3.2016
► <u><b>M5</b></u>	Commission Implementing Regulation (EU) 2016/322 of 10 February 2016	L 64	1	10.3.2016
► <u><b>M6</b></u>	Commission Implementing Regulation (EU) 2016/428 of 23 March 2016	L 83	1	31.3.2016
► <u><b>M7</b></u>	Commission Implementing Regulation (EU) 2016/1702 of 18 August 2016	L 263	1	29.9.2016
► <u><b>M8</b></u>	Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017	L 213	1	17.8.2017
► <u><b>M9</b></u>	Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017	L 321	1	6.12.2017
► <u><b>M10</b></u>	Commission Implementing Regulation (EU) 2018/1627 of 9 October 2018	L 281	1	9.11.2018
► <u><b>M11</b></u>	Commission Implementing Regulation (EU) 2020/429 of 14 February 2020	L 96	1	30.3.2020

Corrected by:

- **C1**      Corrigendum, OJ L 210, 7.8.2015, p. 38 (2015/1278)  
 ► **C2**      Corrigendum, OJ L 95, 9.4.2016, p. 17 (2016/322)

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**COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014  
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**laying down implementing technical standards with regard to  
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(Text with EEA relevance)

CHAPTER 1

**SUBJECT MATTER AND SCOPE**

*Article 1*

**Subject matter and scope**

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

- (a) own funds requirements and financial information according to Article 99 of Regulation (EU) No 575/2013;
- (b) losses stemming from lending collateralised by immovable property according to Article 101(4)(a) of Regulation (EU) No 575/2013;
- (c) large exposures and other largest exposures according to Article 394(1) of Regulation (EU) No 575/2013;
- (d) leverage ratio according to Article 430 of Regulation (EU) No 575/2013;
- (e) liquidity Coverage requirements and Net Stable Funding requirements according to Article 415 of Regulation (EU) No 575/2013;

**▼M1**

- (f) asset encumbrance according to Article 100 of Regulation (EU) No 575/2013;

**▼M4**

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

**▼B**

CHAPTER 2

**REPORTING REFERENCE AND REMITTANCE DATES AND  
REPORTING THRESHOLDS**

*Article 2*

**Reporting reference dates**

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

- (a) Monthly reporting: on the last day of each month;

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(b) Quarterly reporting: 31 March, 30 June, 30 September and 31 December;

(c) Semi-annual reporting: 30 June and 31 December;

(d) Annual reporting: 31 December.

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

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

### *Article 3*

#### **Reporting remittance dates**

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

(a) Monthly reporting: 15th calendar day after the reporting reference date;

(b) Quarterly reporting: 12 May, 11 August, 11 November and 11 February;

(c) Semi-annual reporting: 11 August and 11 February;

(d) Annual reporting: 11 February.

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

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

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

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



*Article 4*

**Reporting thresholds — entry and exit criteria**

1. Institutions shall start reporting information subject to thresholds from the next reporting reference date where they have exceeded the threshold on two consecutive reporting reference dates.
2. For the first two reporting reference dates on which institutions have to comply with the requirements of this Regulation, institutions shall report the information subject to thresholds if they exceed the relevant thresholds on the same reporting reference date.
3. Institutions may stop reporting information subject to thresholds from the next reporting reference date where they have fallen below the relevant thresholds on three consecutive reporting reference dates.

CHAPTER 3

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

*SECTION 1*

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

*Article 5*

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

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

- (a) Institutions shall submit the following information with a quarterly frequency:
  - (1) the information relating to own funds and own funds requirements as specified in templates 1 to 5 of Annex I, according to the instructions in Part II point 1 of Annex II;
  - (2) the information on credit risk and counterparty credit risk exposures treated under the Standardised Approach as specified in template 7 of Annex I, according to the instructions in Part II point 3.2 of Annex II;
  - (3) the information on credit risk and counterparty credit risk exposures treated under the Internal Rating Based Approach as specified in template 8 of Annex I, according to the instructions in Part II point 3.3 of Annex II;

**▼ M10**

- (4) the information on the geographical distribution of exposures by country, as well as aggregated at a total level, as specified in template 9 of Annex I, according to the instructions in Part II point 3.4 of Annex II. With regard to the information specified in templates 9.1 and 9.2 in particular, information on the geographical distribution of exposures by country shall be reported where non-domestic original exposures in all 'non-domestic' countries in all exposures classes, as reported in row 850 of template 4 of Annex I, are equal or higher than 10 % of total domestic and non-domestic original exposures as reported in row 860 of template 4 of Annex I. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. The entry and exit criteria of Article 4 shall apply;

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- (5) the information on equity exposures treated under the Internal Ratings Based Approach as specified in template 10 of Annex I, according to the instructions in Part II point 3.5 of Annex II;
- (6) the information on settlement risk as specified in template 11 of Annex I, according to the instructions in Part II point 3.6 of Annex II;

**▼ M11**

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- (8) the information on securitisation exposures specified in template 13.01 of Annex I, in accordance with the instructions in point 3.7 of Part II of Annex II;

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- (9) the information on own funds requirements and losses relating to operational risk as specified in template 16 of Annex I, according to the instructions in Part II point 4.1 of Annex II;
- (10) the information on own funds requirements relating to market risk as specified in templates 18 to 24 of Annex I, according to the instructions in Part II point 5.1 to 5.7 of Annex II;
- (11) the information on own funds requirements relating to credit valuation adjustment risk as specified in template 25 of Annex I, according to the instructions in Part II point 5.8 of Annex II;

**▼ M10**

- (12) the information on prudent valuation specified in template 32 of Annex I in accordance with the instructions in Part II, point 6 of Annex II as follows:
  - (i) all institutions shall report the information specified in template 32.1 of Annex I in accordance with the instructions in Part II, point 6 of Annex II;

**▼ M10**

- (ii) in addition to the reporting referred to in point (i), institutions that apply the core approach pursuant to Regulation (EU) 2016/101 shall also report the information specified in template 32.2 of Annex I in accordance with the instructions in Part II, point 6 of Annex II;
- (iii) in addition to the requirements referred to in points (i) and (ii), institutions that apply the core approach pursuant to Regulation (EU) 2016/101 and which exceed the threshold referred to in Article 4(1) of that Regulation at their respective reporting level, shall also report the information specified in templates 32.3 and 32.4 of Annex I in accordance with the instructions in Part II, point 6 of Annex II.

For the purposes of point (a)(12), the entry and exit criteria of Article 4 shall not apply.

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

**▼ M11**

- (1) the information on all securitisation exposures as specified in templates 14 and 14.01 of Annex I, in accordance with the instructions in point 3.9 of Part II of Annex II;

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

**▼ M9**

- (2) the information on material losses stemming from operational risk events as follows:
  - (a) institutions which calculate own funds requirements relating to operational risk in accordance with Chapter 4 of Title III of Part Three of Regulation (EU) No 575/2013 shall report this information as specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;
  - (b) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and that meet at least one of the following criteria shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II:
    - (i) the ratio of the individual balance sheet total to the sum of individual balance sheet totals of all institutions within the same Member State is equal to or above 1 %, where balance sheet total figures are based on year-end figures for the year before the year preceding the reporting reference date;

▼ **M9**

- (ii) the total value of the institution's assets exceeds EUR 30 billion;
  - (iii) the total value of the institution's assets exceeds both EUR 5 billion and 20 % of the GDP of the Member State where it is established;
  - (iv) the institution is one of the three largest institutions established in a particular Member State measured by the total value of its assets;
  - (v) the institution is the parent of subsidiaries, which are themselves credit institutions established in at least two Member States other than the Member State where the parent institution is authorised and where both of the following conditions are met:
    - the value of the institution's consolidated total assets exceeds EUR 5 billion,
    - more than 20 % of either the institution's consolidated total assets as defined in template 1.1 of Annex III or IV, as applicable, or the institution's consolidated total liabilities as defined in template 1.2 of Annex III or IV, as applicable, relates to activities with counterparties located in a Member State other than that where the parent institution is authorised;
- (c) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions in point (b) is met, shall report the information referred to in points (i) and (ii) below in accordance with the instructions in point 4.2 of Part II of Annex II:
- (i) the information as specified for column 080 of template 17.01 of Annex I for the following rows:
    - number of events (new events) (row 910),
    - gross loss amount (new events) (row 920),
    - number of events subject to loss adjustments (row 930),
    - loss adjustments relating to previous reporting periods (row 940),
    - maximum single loss (row 950),
    - sum of the five largest losses (row 960),
    - total direct loss recovery (except insurance and other risk transfer mechanisms) (row 970),

▼ **M9**

- total recoveries from insurance and other risk transfer mechanisms (row 980);
- (ii) the information as specified in template 17.02 of Annex I;
- (d) the institutions referred to in point (c) may report the complete set of information specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;
- (e) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 and that meet at least one of the conditions (ii) to (v) of point (b) shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;
- (f) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions set out in points (ii) to (v) of point (b) are met, may report the information referred to in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;
- (g) the entry and exit criteria of Article 4 shall apply;
- (3) the information on sovereign exposures as follows:
  - (a) institutions shall report the information specified in template 33 of Annex I in accordance with the instructions in ► **M10** point 7 of Part II of Annex II ◀ where the aggregate carrying amount of financial assets from the counterparty sector ‘General governments’ is equal or higher than 1 % of the sum of total carrying amount for ‘Debt securities and Loans and advances’. For the purposes of determining those carrying amounts, institutions shall apply the definitions used in templates 4.1 to 4.4.1 of Annex III or templates 4.1 to 4.4.1 and 4.6 to 4.10 of Annex IV, as applicable;
  - (b) institutions that meet the criterion referred to in point (a) and where the value reported for domestic exposures of non-derivative financial assets as defined in row 010, column 010 of template 33 of Annex I is less than 90 % of the value reported for domestic and non-domestic exposures for the same data point, shall report the information specified in template 33 of Annex I in accordance with the instructions in ► **M10** point 7 of Part II of Annex II ◀ of Annex II aggregated at a total level and for each individual country they are exposed to;

**▼M9**

- (c) institutions that meet the criterion referred to in point (a) but do not meet the criterion referred in point (b) shall report the information specified in template 33 of Annex I in accordance with the instructions in ►M10 point 7 of Part II of Annex II ◀ with exposures aggregated at both a total level and at domestic level;

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

**▼B***Article 6*

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

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

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

*Article 7*

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

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

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

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

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

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

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

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

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

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

**▼B**

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

- (a) the information specified in Part 1 of Annex III with a quarterly frequency;
- (b) the information specified in Part 3 of Annex III with a semi-annual frequency;

**▼M11**

- (c) the information specified in Part 4 of Annex III, with the exception of the information specified in template 47, with an annual frequency;

**▼M10**

- (d) the information specified in template 20 in Part 2 of Annex III with a quarterly frequency where the institution exceeds the threshold defined in the second sentence of point (4) of Article 5(a). The entry and exit criteria referred to in Article 4 shall apply;

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

**▼M11**

- (h) with a quarterly frequency, the information specified in templates 23 to 26 in Part 2 of Annex III where both of the following conditions are fulfilled:
  - (i) the institution is not a small and non-complex institution as defined in point (145) of Article 4(1) of Regulation (EU) No 575/2013;
  - (ii) the ratio between the institution's gross carrying amount of non-performing loans and advances and the total gross carrying amount of loans and advances falling under the category of non-performing exposures as set out in section 17 of Part 2 of Annex V to this Regulation is equal to or higher than 5 %. For the purposes of this point, the ratio shall exclude loans and advances classified as held for sale, cash balances at central banks and other demand deposits in both the numerator and the denominator.

The entry and exit criteria referred to in Article 4 shall apply.

**▼M11**

- (i) with an annual frequency, the information specified in template 47 in Part 4 of Annex III where both of the conditions referred to in points (i) and (ii) of point (h) of this paragraph are fulfilled. The entry and exit criteria referred to in Article 4 shall apply.

**▼B***Article 10*

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

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

*Article 11*

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

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

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

- (a) the information specified in Part 1 of Annex IV with a quarterly frequency;
- (b) the information specified in Part 3 of Annex IV with a semi-annual frequency;

**▼M11**

- (c) the information specified in Part 4 of Annex IV, with the exception of the information specified in template 47, with an annual frequency;

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- (d) the information specified in template 20 in Part 2 of Annex IV with a quarterly frequency in the manner provided in point (4) of Article 5 (a). The entry and exit criteria referred to in Article 4 shall apply;
- (e) the information specified in template 21 in Part 2 of Annex IV where tangible assets subject to operating leases are equal or higher than 10 % of total tangible assets as reported in template 1.1 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;

**▼B**

- (f) the information specified in template 22 in Part 2 of Annex IV where net fee and commission income is equal or higher than 10 % of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
- (g) the information specified in Annex VIII for exposures whose exposure value is larger than or equal to EUR 300 million but less than 10 % of the institution's eligible capital with a quarterly frequency;

**▼M11**

- (h) with a quarterly frequency, the information specified in templates 23 to 26 in Part 2 of Annex IV where the conditions referred to in points (i) and (ii) of point (h) of Article 9(2) are fulfilled. The entry and exit criteria referred to in Article 4 shall apply;
- (i) with an annual frequency, the information specified in template 47 in Part 4 of Annex IV where the conditions referred to in points (i) and (ii) of point (h) of Article 9(2) are fulfilled. The entry and exit criteria referred to in Article 4 shall apply.

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## CHAPTER 4

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

*Article 12*

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

## CHAPTER 5

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

*Article 13*

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

**▼B**

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

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

## CHAPTER 6

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

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

**▼M6**

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

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

- (a) the derivatives share referred to in paragraph 7 of Part II of Annex XI exceeds 1,5 %;
- (b) the derivatives share referred to in paragraph 7 of Part II of Annex XI exceeds 2,0 %.

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

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

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

**▼M6**

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

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

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

**▼B**

## CHAPTER 7

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

**▼M5****▼C2***Article 15*

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

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

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

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

**▼B***Article 16*

**Format and frequency of reporting on stable funding**

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

▼ **M1**

## CHAPTER 7a

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

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

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

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

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

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

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

▼ **M4**

## CHAPTER 7b

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

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

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

**▼M4**

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

**▼M9**

- (c) the information specified in Annex XXII in accordance with the instructions in Annex XXIII.

**▼M4**

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

**▼M9**

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

**▼M4**

- (b) the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1 % for two consecutive years preceding the year of reporting;
- (c) the institution has total assets, calculated in accordance with Council Directive 86/635/EEC <sup>(1)</sup>, of less than EUR 30 billion.

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

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

**▼B**

## CHAPTER 8

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

*Article 17***▼M1**

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

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

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

**▼ M1**

- (b) numeric values shall be submitted as facts according to the following:
  - (i) data points with the data type 'Monetary' shall be reported using a minimum precision equivalent to thousands of units;
  - (ii) data points with the data type 'Percentage' shall be expressed as per unit with a minimum precision equivalent to four decimals;
  - (iii) data points with the data type 'Integer' shall be reported using no decimals and a precision equivalent to units.

**▼ B**

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

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

## CHAPTER 9

## TRANSITIONAL AND FINAL PROVISIONS

*Article 18***Transitional period**

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

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

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

**▼ M1**

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

**▼ M2**

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

**▼ M4**

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

**▼ M5**

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

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

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

This Regulation shall apply from 1 January 2014.

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

Article 15 shall apply from 1 March 2014.

**▼ M1**

Article 16a shall apply from 1 December 2014.

**▼ B**

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

## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>CAPITAL ADEQUACY</b>	<b>CA</b>
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS:	CA4
		<b>TRANSITIONAL PROVISIONS</b>	<b>CA5</b>
5.1	C 05.01	<i>TRANSITIONAL PROVISIONS</i>	CA5.1
5.2	C 05.02	<i>GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID</i>	CA5.2
		<b>GROUP SOLVENCY</b>	<b>GS</b>
6.1	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES – TOTAL	GS Total
6.2	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS
		<b>CREDIT RISK</b>	<b>CR</b>
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB
8.1	C 08.01	<i>CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS</i>	CR IRB 1
8.2	C 08.02	<i>CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)</i>	CR IRB 2
		GEOGRAPHICAL BREAKDOWN	CR GB
9.1	C 09.01	<i>Table 9.1 – Geographical breakdown of exposures by residence of the obligor (SA exposures)</i>	CR GB 1

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
9.2	C 09.02	Table 9.2 – Geographical breakdown of exposures by residence of the obligor (IRB exposures)	CR GB 2
9.4	C 09.04	Table 9.4 – Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate	CCB
		CREDIT RISK: EQUITY – IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10.1	C 10.01	CREDIT RISK: EQUITY – IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB 1
10.2	C 10.02	CREDIT RISK: EQUITY – IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
13.1	C 13.01	CREDIT RISK: SECURITISATIONS	CR SEC
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
14.1	C 14.01	DETAILED INFORMATION ON SECURITISATIONS BY APPROACH	CR SEC Details 2
		<b>OPERATIONAL RISK</b>	<b>OPR</b>
16	C 16.00	OPERATIONAL RISK	OPR
		OPERATIONAL RISK: LOSSES AND RECOVERIES	
17.1	C 17.01	OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND LOSS EVENT TYPES IN THE LAST YEAR	OPR DETAILS 1
17.2	C 17.02	OPERATIONAL RISK: LARGE LOSS EVENTS	OPR DETAILS 2
		<b>MARKET RISK</b>	<b>MKR</b>
18	C 18.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SA TDI
19	C 19.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SA SEC
20	C 20.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SA CTP
21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SA FX

▼ **M11**

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
23	C 23.00	MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES	MKR SA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25	C 25.00	CREDIT VALUE ADJUSTMENT RISK	CVA
		<b>PRUDENT VALUATION</b>	<b>MKR</b>
32.1	C 32.01	PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES	PRUVAL 1
32.2	C 32.02	PRUDENT VALUATION: CORE APPROACH	PRUVAL 2
32.3	C 32.03	PRUDENT VALUATION: MODEL RISK AVA	PRUVAL 3
32.4	C 32.04	PRUDENT VALUATION: CONCENTRATED POSITIONS AVA	PRUVAL 4
		<b>GENERAL GOVERNMENTS EXPOSURES</b>	<b>MKR</b>
33	C 33.00	GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY	GOV

▼ **M11****C 01.00 – OWN FUNDS (CA1)**

Rows	ID	Item	Amount
010	1	<b><u>OWN FUNDS</u></b>	
015	1.1	<b>TIER 1 CAPITAL</b>	
020	1.1.1	<b>COMMON EQUITY TIER 1 CAPITAL</b>	
030	1.1.1.1	<b>Capital instruments eligible as CET1 Capital</b>	
040	1.1.1.1.1	Paid up capital instruments	
045	1.1.1.1.1*	Of which: Capital instruments subscribed by public authorities in emergency situations	
050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
060	1.1.1.1.3	Share premium	
070	1.1.1.1.4	(-) Own CET1 instruments	
080	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
130	1.1.1.2	<b>Retained earnings</b>	
140	1.1.1.2.1	Previous years retained earnings	
150	1.1.1.2.2	Profit or loss eligible	
160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
180	1.1.1.3	<b>Accumulated other comprehensive income</b>	
200	1.1.1.4	<b>Other reserves</b>	
210	1.1.1.5	<b>Funds for general banking risk</b>	
220	1.1.1.6	<b>Transitional adjustments due to grandfathered CET1 Capital instruments</b>	
230	1.1.1.7	<b>Minority interest given recognition in CET1 capital</b>	
240	1.1.1.8	<b>Transitional adjustments due to additional minority interests</b>	
250	1.1.1.9	<b>Adjustments to CET1 due to prudential filters</b>	
260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
270	1.1.1.9.2	Cash flow hedge reserve	
280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	

▼ **M11**

Rows	ID	Item	Amount
290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
300	1.1.1.10	<b>(-) Goodwill</b>	
310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
340	1.1.1.11	<b>(-) Other intangible assets</b>	
350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
370	1.1.1.12	<b>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b>	
380	1.1.1.13	<b>(-) IRB shortfall of credit risk adjustments to expected losses</b>	
390	1.1.1.14	<b>(-) Defined benefit pension fund assets</b>	
400	1.1.1.14.1	(-) Defined benefit pension fund assets	
410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
430	1.1.1.15	<b>(-) Reciprocal cross holdings in CET1 Capital</b>	
440	1.1.1.16	<b>(-) Excess of deduction from AT1 items over AT1 Capital</b>	
450	1.1.1.17	<b>(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight</b>	
460	1.1.1.18	<b>(-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight</b>	
470	1.1.1.19	<b>(-) Free deliveries which can alternatively be subject to a 1 250 % risk weight</b>	
471	1.1.1.20	<b>(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 250 % risk weight</b>	
472	1.1.1.21	<b>(-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight</b>	
480	1.1.1.22	<b>(-) CET1 instruments of financial sector entities where the institution does not have a significant investment</b>	
490	1.1.1.23	<b>(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</b>	
500	1.1.1.24	<b>(-) CET1 instruments of financial sector entities where the institution has a significant investment</b>	
510	1.1.1.25	<b>(-) Amount exceeding the 17,65 % threshold</b>	
520	1.1.1.26	<b>Other transitional adjustments to CET1 Capital</b>	
524	1.1.1.27	<b>(-) Additional deductions of CET1 Capital due to Article 3 CRR</b>	

▼ **M11**

Rows	ID	Item	Amount
529	1.1.1.28	CET1 capital elements or deductions – other	
530	1.1.2	ADDITIONAL TIER 1 CAPITAL	
540	1.1.2.1	Capital instruments eligible as AT1 Capital	
550	1.1.2.1.1	Paid up capital instruments	
560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
570	1.1.2.1.3	Share premium	
580	1.1.2.1.4	(-) Own AT1 instruments	
590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
660	1.1.2.2	Transitional adjustments due to grandfathered AT1 Capital instruments	
670	1.1.2.3	Instruments issued by subsidiaries that are given recognition in AT1 Capital	
680	1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	
690	1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital	
700	1.1.2.6	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment	
710	1.1.2.7	(-) AT1 instruments of financial sector entities where the institution has a significant investment	
720	1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	
730	1.1.2.9	Other transitional adjustments to AT1 Capital	
740	1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
744	1.1.2.11	(-) Additional deductions of AT1 Capital due to Article 3 CRR	
748	1.1.2.12	AT1 capital elements or deductions – other	
750	1.2	TIER 2 CAPITAL	
760	1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	
770	1.2.1.1	Paid up capital instruments and subordinated loans	
780	1.2.1.2*	Memorandum item: Capital instruments and subordinated loans not eligible	
790	1.2.1.3	Share premium	
800	1.2.1.4	(-) Own T2 instruments	
810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	

▼ **M11**

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

▼ **M11****C 02.00 – OWN FUNDS REQUIREMENTS (CA2)**

Rows	Item	Label	Amount
<b>010</b>	<b>1</b>	<b><u>TOTAL RISK EXPOSURE AMOUNT</u></b>	
<b>020</b>	<b>1*</b>	<i>Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</i>	
<b>030</b>	<b>1**</b>	<i>Of which : Investment firms under Article 96 paragraph 2 and Article 97 of CRR</i>	
<b>040</b>	<b>1.1</b>	<b>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b>	
<b>050</b>	<b>1.1.1</b>	<b>Standardised Approach (SA)</b>	
<b>051</b>	<b>1.1.1*</b>	Of which: Additional stricter prudential requirements based on Article 124 CRR	
<b>060</b>	<b>1.1.1.1</b>	SA exposure classes excluding securitisation positions	
<b>070</b>	<b>1.1.1.1.01</b>	Central governments or central banks	
<b>080</b>	<b>1.1.1.1.02</b>	Regional governments or local authorities	
<b>090</b>	<b>1.1.1.1.03</b>	Public sector entities	
<b>100</b>	<b>1.1.1.1.04</b>	Multilateral Development Banks	
<b>110</b>	<b>1.1.1.1.05</b>	International Organisations	
<b>120</b>	<b>1.1.1.1.06</b>	Institutions	
<b>130</b>	<b>1.1.1.1.07</b>	Corporates	
<b>140</b>	<b>1.1.1.1.08</b>	Retail	
<b>150</b>	<b>1.1.1.1.09</b>	Secured by mortgages on immovable property	
<b>160</b>	<b>1.1.1.1.10</b>	Exposures in default	
<b>170</b>	<b>1.1.1.1.11</b>	Items associated with particular high risk	
<b>180</b>	<b>1.1.1.1.12</b>	Covered bonds	
<b>190</b>	<b>1.1.1.1.13</b>	Claims on institutions and corporates with a short-term credit assessment	
<b>200</b>	<b>1.1.1.1.14</b>	Collective investments undertakings (CIU)	
<b>210</b>	<b>1.1.1.1.15</b>	Equity	
<b>211</b>	<b>1.1.1.1.16</b>	Other items	
<b>240</b>	<b>1.1.2</b>	<b>Internal ratings based Approach (IRB)</b>	
<b>241</b>	<b>1.1.2*</b>	Of which: Additional stricter prudential requirements based on Article 164 CRR	
<b>242</b>	<b>1.1.2**</b>	Of which: Additional stricter prudential requirements based on Article 124 CRR	
<b>250</b>	<b>1.1.2.1</b>	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	
<b>260</b>	<b>1.1.2.1.01</b>	Central governments and central banks	
<b>270</b>	<b>1.1.2.1.02</b>	Institutions	
<b>280</b>	<b>1.1.2.1.03</b>	Corporates – SME	

▼ **M11**

Rows	Item	Label	Amount
290	1.1.2.1.04	Corporates – Specialised Lending	
300	1.1.2.1.05	Corporates – Other	
310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
320	1.1.2.2.01	Central governments and central banks	
330	1.1.2.2.02	Institutions	
340	1.1.2.2.03	Corporates – SME	
350	1.1.2.2.04	Corporates – Specialised Lending	
360	1.1.2.2.05	Corporates – Other	
370	1.1.2.2.06	Retail – Secured by real estate SME	
380	1.1.2.2.07	Retail – Secured by real estate non-SME	
390	1.1.2.2.08	Retail – Qualifying revolving	
400	1.1.2.2.09	Retail – Other SME	
410	1.1.2.2.10	Retail – Other non-SME	
420	1.1.2.3	Equity IRB	
450	1.1.2.5	Other non credit-obligation assets	
460	1.1.3	<b>Risk exposure amount for contributions to the default fund of a CCP</b>	
470	1.1.4	<b>Securitisation positions</b>	
490	1.2	<b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</b>	
500	1.2.1	<b>Settlement/delivery risk in the non-Trading book</b>	
510	1.2.2	<b>Settlement/delivery risk in the Trading book</b>	
520	1.3	<b>TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b>	
530	1.3.1	<b>Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b>	
540	1.3.1.1	Traded debt instruments	
550	1.3.1.2	Equity	
555	1.3.1.3	Particular approach for position risk in CIUs	
556	1.3.1.3*	Memo item: CIUs exclusively invested in traded debt instruments	
557	1.3.1.3**	Memo item: CIUs invested exclusively in equity instruments or in mixed instruments	
560	1.3.1.4	Foreign Exchange	
570	1.3.1.5	Commodities	
580	1.3.2	<b>Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)</b>	

▼ **M11**

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

▼ **M11****C 03.00 – CAPITAL RATIOS AND CAPITAL LEVELS (CA3)**

Rows	ID	Item	Amount
010	1	CET1 Capital ratio	
020	2	Surplus(+)/Deficit(-) of CET1 capital	
030	3	T1 Capital ratio	
040	4	Surplus(+)/Deficit(-) of T1 capital	
050	5	Total capital ratio	
060	6	Surplus(+)/Deficit(-) of total capital	

**Memorandum Items: Total SREP Capital Requirement (TSCR), Overall Capital Requirement (OCR) and Pillar 2 Guidance (P2G)**

130	13	Total SREP capital requirement (TSCR) ratio	
140	13*	TSCR: to be made up of CET1 capital	
150	13**	TSCR: to be made up of Tier 1 capital	
160	14	Overall capital requirement (OCR) ratio	
170	14*	OCR: to be made up of CET1 capital	
180	14**	OCR: to be made up of Tier 1 capital	
190	15	OCR and Pillar 2 Guidance (P2G)	
200	15*	OCR and P2G: to be made up of CET1 capital	
210	15**	OCR and P2G: to be made up of Tier 1 capital	

▼ **M11****C 04.00 – MEMORANDUM ITEMS (CA4)**

Row	ID	Item	Column
<b>Deferred tax assest and liabilities</b>			<b>010</b>
010	1	<b>Total deferred tax assets</b>	
020	1.1	Deferred tax assets that do not rely on future profitability	
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
050	2	<b>Total deferred tax liabilities</b>	
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
093	2A	<b>Tax overpayments and tax loss carry backs</b>	
096	2B	<b>Deferred Tax Assets subject to a risk weight of 250 %</b>	
097	2C	<b>Deferred Tax Assets subject to a risk weight of 0 %</b>	
<b>Credit risk adjustments and expected losses</b>			
100	3	<b>IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b>	
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
120	3.1.1	General credit risk adjustments	
130	3.1.2	Specific credit risk adjustments	
131	3.1.3	Additional value adjustments and other own funds reductions	
140	3.2	Total expected losses eligible	
145	4	<b>IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b>	
150	4.1	Specific credit risk adjustments and positions treated similarly	
155	4.2	Total expected losses eligible	
160	5	<b>Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b>	
170	6	<b>Total gross provisions eligible for inclusion in T2 capital</b>	
180	7	<b>Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b>	

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Row	ID	Item	Column
<b>Thresholds for Common Equity Tier 1 deductions</b>			
190	8	<b>Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b>	
200	9	<b>10 % CET1 threshold</b>	
210	10	<b>17,65 % CET1 threshold</b>	
225	11.1	<b>Eligible capital for the purposes of qualifying holdings outside the financial sector</b>	
226	11.2	<b>Eligible capital for the purposes of large exposures</b>	
<b>Investments in the capital of financial sector entities where the institution does not have a significant investment</b>			
230	12	<b>Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
300	13	<b>Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	

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Row	ID	Item	Column
360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
370	14	<b>Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Investments in the capital of financial sector entities where the institution has a significant investment</b>			
440	15	<b>Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

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Row	ID	Item	Column
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
510	16	<b>Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
580	17	<b>Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

▼ **M11**

Row	ID	Item	Column
641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Total risk exposure amounts of holdings not deducted from the corresponding capital category:</b>			
650	18	<b>Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b>	
660	19	<b>Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b>	
670	20	<b>Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b>	
<b>Temporary waiver from deduction from own funds</b>			
680	21	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
690	22	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
700	23	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
710	24	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
720	25	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
730	26	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
<b>Capital buffers</b>			
740	27	<b>Combined buffer requirement</b>	
750		<b>Capital conservation buffer</b>	
760		<b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</b>	
770		<b>Institution specific countercyclical capital buffer</b>	
780		<b>Systemic risk buffer</b>	
800		<b>Global Systemically Important Institution buffer</b>	
810		<b>Other Systemically Important Institution buffer</b>	
<b>Pillar II requirements</b>			
820	28	<b>Own funds requirements related to Pillar II adjustments</b>	

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

## ▼M11

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

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without tran- sitional provisions
Code	ID	Item	010	020	030	040	050	060
010	1	<b><u>TOTAL ADJUSTMENTS</u></b>						
020	1.1	<b>GRANDFATHERED INSTRUMENTS</b>	link to {CA1;r220}	link to {CA1;r660}	link to {CA1;r880}			
030	1.1.1	<b>Grandfathered instruments: Instruments constituting state aid</b>						
040	1.1.1.1	Instruments that qualified as own funds according to 2006/48/EC						
050	1.1.1.2	Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme						
060	1.1.2	<b>Instruments not constituting state aid</b>	link to {CA5.2; r010;c060}	link to {CA5.2; r020;c060}	link to {CA5.2; r090;c060}			
070	1.2	<b>MINORITY INTERESTS AND EQUIVALENTS</b>	link to {CA1;r240}	link to {CA1;r680}	link to {CA1;r900}			
080	1.2.1	<b>Capital instruments and items that do not qualify as minority interests</b>						
090	1.2.2	<b>Transitional recognition in consolidated own funds of minority interests</b>						
091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						
092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						

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			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
Code	ID	Item					Applicable percentage	Eligible amount without tran- sitional provisions
			010	020	030	040	050	060
100	1.3	<b>OTHER TRANSITIONAL ADJUSTMENTS</b>	link to {CA1;r520}	link to {CA1;r730}	link to {CA1;r960}			
110	1.3.1	<b>Unrealised gains and losses</b>						
120	1.3.1.1	Unrealised gains						
130	1.3.1.2	Unrealised losses						
133	1.3.1.3.	Unrealised gains on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39						
136	1.3.1.4.	Unrealised loss on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39						
138	1.3.1.5.	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities						
140	1.3.2	<b>Deductions</b>						
150	1.3.2.1	Losses for the current financial year						
160	1.3.2.2	Intangible assets						
170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						
180	1.3.2.4	IRB shortfall of provisions to expected losses						
190	1.3.2.5	Defined benefit pension fund assets						
194	1.3.2.5*	of which: Introduction of amendments to IAS 19 – positive item						
198	1.3.2.5**	of which: Introduction of amendments to IAS 19 – negative item						

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			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without tran- sitional provisions
Code	ID	Item	010	020	030	040	050	060
200	1.3.2.6	Own instruments						
210	1.3.2.6.1	Own CET1 instruments						
211	1.3.2.6.1**	of which: Direct holdings						
212	1.3.2.6.1*	of which: Indirect holdings						
220	1.3.2.6.2	Own AT1 instruments						
221	1.3.2.6.2**	of which: Direct holdings						
222	1.3.2.6.2*	of which: Indirect holdings						
230	1.3.2.6.3	Own T2 instruments						
231	1.3.2.6.3*	of which: Direct holdings						
232	1.3.2.6.3**	of which: Indirect holdings						
240	1.3.2.7	Reciprocal cross holdings						
250	1.3.2.7.1	Reciprocal cross holdings in CET1 Capital						
260	1.3.2.7.1.1	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment						
270	1.3.2.7.1.2	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment						
280	1.3.2.7.2	Reciprocal cross holdings in AT1 Capital						
290	1.3.2.7.2.1	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment						

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			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without tran- sitional provisions
Code	ID	Item	010	020	030	040	050	060
300	1.3.2.7.2.2	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment						
310	1.3.2.7.3	Reciprocal cross holdings in T2 Capital						
320	1.3.2.7.3.1	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment						
330	1.3.2.7.3.2	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment						
340	1.3.2.8	Own funds instruments of financial sector entities where the institution does not have a significant investment						
350	1.3.2.8.1	CET1 instruments of financial sector entities where the institution does not have a significant investment						
360	1.3.2.8.2	AT1 instruments of financial sector entities where the institution does not have a significant investment						
370	1.3.2.8.3	T2 instruments of financial sector entities where the institution does not have a significant investment						
380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
385	1.3.2.9a	Deferred tax assets that are dependent on future profitability and arise from temporary differences						
390	1.3.2.10	Own funds instruments of financial sector entities where the institution has a significant investment						

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			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without tran- sitional provisions
Code	ID	Item	010	020	030	040	050	060
400	1.3.2.10.1	CET1 instruments of financial sector entities where the institution has a significant investment						
410	1.3.2.10.2	AT1 instruments of financial sector entities where the institution has a significant investment						
420	1.3.2.10.3	T2 instruments of financial sector entities where the institution has a significant investment						
425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
430	1.3.3	<b>Additional filters and deductions</b>						
440	1.3.4	<b>Adjustments due to IFRS 9 transitional arrangements</b>						

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

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
010	1.	Instruments that qualified for point a) of Article 57 of 2006/48/EC						link to {CA5.1;r060;c010}
020	2.	Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489						link to {CA5.1;r060;c020}
030	2.1	Total instruments without a call or an incentive to redeem						
040	2.2.	Grandfathered instruments with a call and incentive to redeem						
050	2.2.1	Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity						
060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity						
070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity						
080	2.3	Excess on the limit of CET1 grandfathered instruments						

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CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
090	3	Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490						link to {CA5.1;r060;c030}
100	3.1	Total items without an incentive to redeem						
110	3.2	Grandfathered items with an incentive to redeem						
120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity						
130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
150	3.3	Excess on the limit of AT1 grandfathered instruments						

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

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL
		250	260	270	280	290	300	310	320
010	TOTAL								

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

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

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

ENTITIES WITHIN SCOPE OF CONSOLIDATION								INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS				
NAME	CODE	LEI code	INSTITUTION OR EQUIVALENT (YES / NO)	TYPE OF ENTITY	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)	TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
010	020	025	030	035	040	050	060	070	080	090	100	110

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

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS				INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP				
				TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERA- TIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
		TIER 2 CAPITAL	OF WHICH: QUALIFYING TIER 2 CAPITAL					
AD- DITIONAL TIER 1 CAPITAL	OF WHICH: QUALIFYING AD- DITIONAL TIER 1 CAPITAL							
210	220	230	240	250	260	270	280	290

## ▼M11

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL			QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1
	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED AD- DITIONAL TIER 1 CAPITAL					
300	310	320	330	340	350	360	370

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP			CAPITAL BUFFERS						
OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL	COMBINED BUFFER REQUIREMENT	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRU-DENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEM-ICALLY IMPORTANT INSTITUTION BUFFER
380	390	400	410	420	430	440	450	470	480

## ▼M11

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

SA Exposure class

		ORIGINAL EXPOSURE PRE CONVERS- ION FACTORS	(-) VALUE ADJUSTM- ENTS AND PROVISIO- NS ASSO- CIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTM- ENTS AND PROVISIO- NS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUAR- ANTEES	(-) CREDIT DERIVA- TIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
					050	060	070	080	090	100
010	TOTAL EXPOSURES									
015	of which: Defaulted exposures in exposure classes ‘items associated with a particular high risk’ and ‘equity exposures’									
020	of which: SME									
030	of which: Exposures subject to SME-supporting factor									
040	of which: Secured by mortgages on immovable property – Residential property									
050	of which: Exposures under the permanent partial use of the Standardised Approach									
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
070	On balance sheet exposures subject to credit risk									

## ▼ M11

		ORIGINAL EXPOSURE PRE CONVER- SION FACTORS	(-) VALUE ADJUST- MENTS AND PROVISIO- NS ASSO- CIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUST- MENTS AND PROVISIO- NS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUAR- ANTEES	(-) CREDIT DERIVA- TIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		010	030	040	050	060	070	080	090	100
080	Off balance sheet exposures subject to credit risk									
	Exposures / Transactions subject to counterparty credit risk									
\$090	Securities Financing Transactions									
100	<i>of which: centrally cleared through a QCCP</i>									
110	Derivatives & Long Settlement Transactions									
120	<i>of which: centrally cleared through a QCCP</i>									
130	From Contractual Cross Product Netting									

## BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:

140	0 %									
150	2 %									
160	4 %									
170	10 %									
180	20 %									
190	35 %									
200	50 %									

▼ **M11**

		ORIGINAL EXPOSURE PRE CONVERS- ION FACTORS	(-) VALUE ADJUSTM- ENTS AND PROVISIO- NS ASSO- CIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTM- ENTS AND PROVISIO- NS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUAR- ANTEES	(-) CREDIT DERIVA- TIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		010	030	040	050	060	070	080	090	100
210	70 %									
220	75 %									
230	100 %									
\$240	150 %									
250	250 %									
260	370 %									
270	1 250 %									
280	Other risk weights									

**MEMORANDUM ITEMS**

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

## ▼ M11

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
				(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS						
		110	120	130	140	150	160	170	180	190
010	TOTAL EXPOSURES									
015	of which: Defaulted exposures in exposure classes ‘items associated with a particular high risk’ and ‘equity exposures’									
020	of which: SME									
030	of which: Exposures subject to SME-supporting factor									
040	of which: Secured by mortgages on immovable property – Residential property									
050	of which: Exposures under the permanent partial use of the Standardised Approach									
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
070	On balance sheet exposures subject to credit risk									

## ▼M11

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
				(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS						
				110	120	130	140	150	160	170
080	Off balance sheet exposures subject to credit risk									
	Exposures / Transactions subject to counterparty credit risk									
\$090	Securities Financing Transactions									
100	<i>of which: centrally cleared through a QCCP</i>									
110	Derivatives & Long Settlement Transactions									
120	<i>of which: centrally cleared through a QCCP</i>									
130	From Contractual Cross Product Netting									

## BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:

140	0 %									
150	2 %									
160	4 %									
170	10 %									
180	20 %									
190	35 %									
200	50 %									

▼ **M11**

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
				(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS						
				110	120	130	140	150	160	170
210	70 %									
220	75 %									
230	100 %									
\$240	150 %									
250	250 %									
260	370 %									
270	1 250 %									
280	Other risk weights									

**MEMORANDUM ITEMS**

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

## ▼M11

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
010	TOTAL EXPOSURES				Cell linked to CA		
015	of which: Defaulted exposures in exposure classes ‘items associated with a particular high risk’ and ‘equity exposures’						
020	of which: SME						
030	of which: Exposures subject to SME-supporting factor						
040	of which: Secured by mortgages on immovable property – Residential property						
050	of which: Exposures under the permanent partial use of the Standardised Approach						
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation						
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:							
070	On balance sheet exposures subject to credit risk						

## ▼M11

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
080	Off balance sheet exposures subject to credit risk						
	Exposures / Transactions subject to counterparty credit risk						
\$090	Securities Financing Transactions						
100	<i>of which: centrally cleared through a QCCP</i>						
110	Derivatives & Long Settlement Transactions						
120	<i>of which: centrally cleared through a QCCP</i>						
130	From Contractual Cross Product Netting						

## BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:

140	0 %						
150	2 %						
160	4 %						
170	10 %						
180	20 %						
190	35 %						
200	50 %						

▼ **M11**

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
210	<b>70 %</b>						
220	<b>75 %</b>						
230	<b>100 %</b>						
\$240	<b>150 %</b>						
250	<b>250 %</b>						
260	<b>370 %</b>						
270	<b>1 250 %</b>						
280	<b>Other risk weights</b>						
<b>MEMORANDUM ITEMS</b>							
290	Exposures secured by mortgages on commercial immovable property						
300	Exposures in default subject to a risk weight of 100 %						
310	Exposures secured by mortgages on residential property						
320	Exposures in default subject to a risk weight of 150 %						

## ▼M11

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

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
					UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECT- ION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	(-) GUAR- ANTEES	(-) CREDIT DERIVA- TIVES	(-) TOTAL OUTFLO- WS		TOTAL INFLOWS (+)	
		010	020	030	040	050	060	070	080
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures / Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL								
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								

## ▼ M11

		INTERNAL RATING SYSTEM		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM
						(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS
				010	020	030	040	050	060
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:								
090	RISK WEIGHT: 0 %								
100	50 %								
110	70 %								
120	Of which: in category 1								
130	90 %								
140	115 %								
150	250 %								
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES								

## ▼M11

		EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CONVERS- ION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
								OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
								GUARANTEES	CREDIT DERI- VATIVES
		090	100	110	120	130	140	150	160
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures / Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL								
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								

## ▼ M11

		EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CONVERS- ION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE			OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
								OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
								GUARANTEES	CREDIT DERI- VATIVES
		090	100	110	120	130	140	150	160
	<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>								
090	RISK WEIGHT: 0 %								
100	50 %								
110	70 %								
120	Of which: in category 1								
130	90 %								
140	115 %								
150	250 %								
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES								

## ▼ M11

		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION		
		OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL					
				REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES			
		170	180	190	200	210	220	230	240
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures / Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL								
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								

## ▼M11

		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION		
		OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL					
				REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES			
		170	180	190	200	210	220	230	240
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:								
090	RISK WEIGHT: 0 %								
100	50 %								
110	70 %								
120	Of which: in category 1								
130	90 %								
140	115 %								
150	250 %								
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES								

▼ **M11**

		EXPOSURE-WEIGHTED AVERAGE MATURITY (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE-SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:		
					OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
		250	255	260	270	280	290	300
010	TOTAL EXPOSURES			Cell linked to CA				
015	of which: Exposures subject to SME-supporting factor							
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:							
020	On balance sheet items subject to credit risk							
030	Off balance sheet items subject to credit risk							
	Exposures / Transactions subject to counterparty credit risk							
040	Securities Financing Transactions							
050	Derivatives & Long Settlement Transactions							
060	From Contractual Cross Product Netting							
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL							
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL							

▼ **M11**

		EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE(DAYS)-	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUP-PORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:		
					OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	NUMBER OF OBLIGORS
		250	255	260	270	280	290	300
	<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>							
090	<b>RISK WEIGHT: 0 %</b>							
100	<b>50 %</b>							
110	<b>70 %</b>							
120	<b>Of which: in category 1</b>							
130	<b>90 %</b>							
140	<b>115 %</b>							
150	<b>250 %</b>							
160	<b>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</b>							
170	<b>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</b>							
180	<b>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</b>							

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

IRB Exposure class:


Own estimates of LGD and/or conversion factors:

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

EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
						OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
			OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	GUARANTEES	CREDIT DERIVA- TIVES
090	100	110	120	130	140	150	160

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CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)
FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION	
OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL				
		REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES		
170	180	190	200	210	220	230

EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE- WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-FACTOR		MEMORANDUM ITEMS:		
			OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS	
240	250	255	260	270	280	290	300

## ▼M11

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

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustmen- ts	Specific credit risk adjustmen- ts	Write offs	Credit risk adjust- ments/ write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME- SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR
		010	Defaulted exposures								
			020								
		010	020	040	050	055	060	070	075	080	090
010	Central governments or central banks										
020	Regional governments or local authorities										
030	Public sector entities										
040	Multilateral Development Banks										
050	International Organisations										
060	Institutions										
070	Corporates										
075	of which: SME										
080	Retail										
085	of which: SME										
090	Secured by mortgages on immovable property										
095	of which: SME										

▼ **M11**

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustmen- ts	Specific credit risk adjustmen- ts	Write offs	Credit risk adjust- ments/ write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME- SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR
		010	Defaulted exposures								
			020								
		010	020	040	050	055	060	070	075	080	090
100	Exposures in default										
110	Items associated with particularly high risk										
120	Covered bonds										
130	Claims on institutions and corporates with a short-term credit assessment										
140	Collective investments undertakings (CIU)										
150	Equity exposures										
160	Other exposures										
170	Total exposures										

## ▼M11

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

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write off	Credit risk adjustments/ write-offs for observed new defaults	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)
		Of which: defaulted							
		010	030	040	050	055	060	070	080
010	Central governments or central banks								
020	Institutions								
030	Corporates								
042	Of Which: Specialised Lending (excl. SL subject to slotting criteria)								
045	Of Which: Specialised Lending subject to slotting criteria								
050	Of Which: SME								
060	Retail								
070	Secured by real estate property								
080	SME								
090	Non-SME								
100	Qualifying Revolving								
110	Other Retail								
120	SME								
130	Non-SME								
140	Equity								
150	Total exposures								

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		EXPOSURE WEIGHTED AVERAGE LGD (%)		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUP- PORTING FACTOR		RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR	EXPECTED LOSS AMOUNT
			Of which: defaulted			Of which: defaulted		
				090	100	105	110	120
010	Central governments or central banks							
020	Institutions							
030	Corporates							
042	Of Which: Specialised Lending (excl. SL subject to slotting criteria)							
045	Of Which: Specialised Lending subject to slotting criteria							
050	Of Which: SME							
060	Retail							
070	Secured by real estate property							
080	SME							
090	Non-SME							
100	Qualifying Revolving							
110	Other Retail							
120	SME							
130	Non-SME							
140	Equity							
150	Total exposures							

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

Country:

		Amount	Percentage	Qualitative information
		010	020	030
<b>Relevant credit exposures – Credit Risk</b>				
010	Exposure value under the Standardised Approach			
020	Exposure value under the IRB Approach			
<b>Relevant credit exposures – Market risk</b>				
030	Sum of long and short positions of trading book exposures for Standardised Approach			
040	Value of trading book exposures for internal models			
<b>Relevant credit exposures – Securitisation</b>				
055	Exposure value of securitisation positions in the banking book			
<b>Own funds requirements and weights</b>				
070	Total own funds requirements for CCB			
080	Own funds requirements for relevant credit exposures – Credit risk			
090	Own funds requirements for relevant credit exposures – Market risk			
100	Own funds requirements for relevant credit exposures – Securitisation positions in the banking book			
110	Own funds requirements weights			
<b>Countercyclical capital buffer rates</b>				
120	Countercyclical capital buffer rate set by the Designated Authority			
130	Countercyclical capital buffer rate applicable for the country of the institution			
140	Institution-specific countercyclical capital buffer rate			
<b>Use of 2 % threshold</b>				
150	Use of 2 % threshold for general credit exposure			
160	Use of 2 % threshold for trading book exposure			

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

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSI- ON FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORA- NDUM ITEM:
				UNFUNDED CREDIT PROTECTION		SUBSTI- TUTION OF THE EXPOSURE DUE TO CRM				
				(-) GUAR- ANTEES	(-) CREDIT DERIVA- TIVES	(-) TOTAL OUTFLOWS				EXPECTED LOSS AMOUNT
		PD ASSIGNED TO THE OBLIGOR GRADE (%)								
		010	020	030	040	050	060	070	080	090
010	TOTAL IRB EQUITY EXPOSURES								Cell linked to CA	
020	PD/LGD APPROACH: TOTAL									
050	SIMPLE RISK WEIGHT APPROACH: TOTAL									
060	BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:									
070	RISK WEIGHT: 190 %									
080	290 %									
090	370 %									
100	INTERNAL MODELS APPROACH									
110	EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS									

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

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

▼ **M11****C 11.00 – SETTLEMENT/DELIVERY RISK (CR SETT)**

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

## C 13.01 – CREDIT RISK: SECURITISATIONS (CR SEC)

		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
		0010	0020	0030	0040	0050	0060	0070
0010	TOTAL EXPOSURES							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	ORIGINATOR: TOTAL EXPOSURES							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

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		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
				0010	0020	0030	0040	0050
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	INVESTOR: TOTAL EXPOSURES							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

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		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
				0010	0020	0030	0040	0050
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	SPONSOR: TOTAL EXPOSURES							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

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		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
				0010	0020	0030	0040	0050
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

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		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
		0010	0020	0030	0040	0050	0060	0070
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

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		TOTAL AMOUNT OF SECURITI- SATION EXPOSURES ORIG- INATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	(-) VALUE ADJUSTME- NTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTME- NTS AND PROVISIONS
			(-) FUNDED CREDIT PROTEC- TION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTE- CTION	ORIGINAL EXPOSURE PRE CON- VERSION FACTORS		
				(-) UNFUNDED CREDIT PRO- TECTION ADJUSTED VALUES (G*)				
				0010	0020	0030	0040	0050
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0010	TOTAL EXPOSURES						
0020	SECURITISATION POSITIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	STS EXPOSURES						
0050	SENIOR POSITION IN SMEs SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATION POSITIONS						
0080	ORIGINATOR: TOTAL EXPOSURES						
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0130	OF WHICH: SENIOR EXPOSURES						
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATION POSITIONS						
0200	INVESTOR: TOTAL EXPOSURES						
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0230	OF WHICH: SENIOR EXPOSURES						
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0250	OF WHICH: SENIOR EXPOSURES						
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATION POSITIONS						
0320	SPONSOR: TOTAL EXPOSURES						
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0370	OF WHICH: SENIOR EXPOSURES						
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERI- VATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATION POSITIONS						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
				0080	0090	0100	0110
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term						
0500	CQS 1						
0510	CQS 2						
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTI- TUTION EFFECTS PRE CON- VERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTE- CTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

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		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0010	<b>TOTAL EXPOSURES</b>							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

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		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	<b>INVESTOR: TOTAL EXPOSURES</b>							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

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		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	<b>SPONSOR: TOTAL EXPOSURES</b>							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

## ▼M11

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

## ▼M11

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

▼ **M11**

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0 %	(-) NON REF- UNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJ- USTMENTS ON UND- ERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			SEC-IRBA					OF WHICH: CALCULAT- ED UNDER ARTICLE 255 (4) (PUR- CHASED RECEIV- ABLES)
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0010	TOTAL EXPOSURES							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	ORIGINATOR: TOTAL EXPOSURES							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
		BREAKDOWN BY RW BANDS						
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0210	0220	0230	0240	0250	0260	0270
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	INVESTOR: TOTAL EXPOSURES							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			SEC-IRBA					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	SPONSOR: TOTAL EXPOSURES							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
		BREAKDOWN BY RW BANDS						
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0210	0220	0230	0240	0250	0260	0270
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			SEC-IRBA					OF WHICH: CALCULAT- ED UNDER ARTICLE 255 (4) (PUR- CHASED RECEIV- ABLES)
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

▼ **M11**

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			SEC-IRBA					OF WHICH: CALCULAT- ED UNDER ARTICLE 255 (4) (PUR- CHASED RECEIV- ABLES)
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
		BREAKDOWN BY RW BANDS						
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)	
		0280	0290	0300	0310	0320	0330	0340
0010	TOTAL EXPOSURES							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	ORIGINATOR: TOTAL EXPOSURES							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
		BREAKDOWN BY RW BANDS						
			≤ 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	<b>INVESTOR: TOTAL EXPOSURES</b>							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
		BREAKDOWN BY RW BANDS						
		≤ 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)	
		0280	0290	0300	0310	0320	0330	0340
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	<b>SPONSOR: TOTAL EXPOSURES</b>							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
		BREAKDOWN BY RW BANDS						
		≤ 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)	
		0280	0290	0300	0310	0320	0330	0340
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
		BREAKDOWN BY RW BANDS						
		≤ 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)	
		0280	0290	0300	0310	0320	0330	0340
0440	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term</b>							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term</b>							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

▼ **M11**

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			SEC-SA					
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS					LONG TERM CREDIT QUALITY STEPS						
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS		CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0010	TOTAL EXPOSURES												
0020	SECURITISATION POSITIONS												
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0040	STS EXPOSURES												
0050	SENIOR POSITION IN SMEs SECURITISATIONS												
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0070	RE-SECURITISATION POSITIONS												
0080	ORIGINATOR: TOTAL EXPOSURES												
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS												
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0110	OF WHICH: SENIOR EXPOSURES												

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS					LONG TERM CREDIT QUALITY STEPS						
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS		CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0130	OF WHICH: SENIOR EXPOSURES												
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0160	OF WHICH: SENIOR EXPOSURES												
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0180	OF WHICH: SENIOR EXPOSURES												
0190	RE-SECURITISATION POSITIONS												
0200	<b>INVESTOR: TOTAL EXPOSURES</b>												
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS												
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS					LONG TERM CREDIT QUALITY STEPS						
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS		CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0230	OF WHICH: SENIOR EXPOSURES												
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0250	OF WHICH: SENIOR EXPOSURES												
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0280	OF WHICH: SENIOR EXPOSURES												
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0300	OF WHICH: SENIOR EXPOSURES												
0310	RE-SECURITISATION POSITIONS												
0320	<b>SPONSOR: TOTAL EXPOSURES</b>												
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS												

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS					LONG TERM CREDIT QUALITY STEPS						
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS		CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0350	OF WHICH: SENIOR EXPOSURES												
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0370	OF WHICH: SENIOR EXPOSURES												
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0400	OF WHICH: SENIOR EXPOSURES												
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0420	OF WHICH: SENIOR EXPOSURES												
0430	RE-SECURITISATION POSITIONS												

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS							
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7	
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term												
0450	CQS 1												
0460	CQS 2												
0470	CQS 3												
0480	ALL OTHER CQS AND UNRATED												
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term												
0500	CQS 1												
0510	CQS 2												
0520	CQS 3												
0530	CQS 4												
0540	CQS 5												
0550	CQS 6												
0560	CQS 7												

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
		BREAKDOWN BY CREDIT QUALITY STEPS											
		SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS							
		CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7	
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0570	CQS 8												
0580	CQS 9												
0590	CQS 10												
0600	CQS 11												
0610	CQS 12												
0620	CQS 13												
0630	CQS 14												
0640	CQS 15												
0650	CQS 16												
0660	CQS 17												
0670	ALL OTHER CQS AND UNRATED												

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0010	TOTAL EXPOSURES											
0020	SECURITISATION POSITIONS											
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0040	STS EXPOSURES											
0050	SENIOR POSITION IN SMEs SECURITISATIONS											
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0070	RE-SECURITISATION POSITIONS											
0080	ORIGINATOR: TOTAL EXPOSURES											
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS											
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0110	OF WHICH: SENIOR EXPOSURES											

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0130	OF WHICH: SENIOR EXPOSURES											
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0160	OF WHICH: SENIOR EXPOSURES											
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0180	OF WHICH: SENIOR EXPOSURES											
0190	RE-SECURITISATION POSITIONS											
0200	<b>INVESTOR: TOTAL EXPOSURES</b>											
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS											
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0230	OF WHICH: SENIOR EXPOSURES											
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0250	OF WHICH: SENIOR EXPOSURES											
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0280	OF WHICH: SENIOR EXPOSURES											
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0300	OF WHICH: SENIOR EXPOSURES											
0310	RE-SECURITISATION POSITIONS											
0320	<b>SPONSOR: TOTAL EXPOSURES</b>											
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS											

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0350	OF WHICH: SENIOR EXPOSURES											
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0370	OF WHICH: SENIOR EXPOSURES											
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0400	OF WHICH: SENIOR EXPOSURES											
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0420	OF WHICH: SENIOR EXPOSURES											
0430	RE-SECURITISATION POSITIONS											

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term											
0450	CQS 1											
0460	CQS 2											
0470	CQS 3											
0480	ALL OTHER CQS AND UNRATED											
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term											
0500	CQS 1											
0510	CQS 2											
0520	CQS 3											
0530	CQS 4											
0540	CQS 5											
0550	CQS 6											
0560	CQS 7											

▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0570	CQS 8											
0580	CQS 9											
0590	CQS 10											
0600	CQS 11											
0610	CQS 12											
0620	CQS 13											
0630	CQS 14											
0640	CQS 15											
0650	CQS 16											
0660	CQS 17											
0670	ALL OTHER CQS AND UNRATED											

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0010	TOTAL EXPOSURES						
0020	SECURITISATION POSITIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	STS EXPOSURES						
0050	SENIOR POSITION IN SMEs SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATION POSITIONS						
0080	ORIGINATOR: TOTAL EXPOSURES						
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0130	OF WHICH: SENIOR EXPOSURES						
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATION POSITIONS						
0200	<b>INVESTOR: TOTAL EXPOSURES</b>						
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0230	OF WHICH: SENIOR EXPOSURES						
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0250	OF WHICH: SENIOR EXPOSURES						
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATION POSITIONS						
0320	<b>SPONSOR: TOTAL EXPOSURES</b>						
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS						

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0370	OF WHICH: SENIOR EXPOSURES						
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATION POSITIONS						

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0440	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term</b>						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term</b>						
0500	CQS 1						
0510	CQS 2						
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						

## ▼M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %)
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	
0010	TOTAL EXPOSURES							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	ORIGINATOR: TOTAL EXPOSURES							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %)
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	INVESTOR: TOTAL EXPOSURES							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

## ▼ M11

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %)
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	SPONSOR: TOTAL EXPOSURES							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	0700
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

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		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						OTHER (RW=1 250 %)
		=< 20 % RW	>20 % TO 50 % RW	>50 % TO 100 % RW	>100 % TO < 1 250 % RW	1 250 % RW		
		0640	0650	0660	0670	0680	0690	
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		0760	SEC-ERBA		
			0720	OF WHICH: CALCULA- TED UNDER ARTICLE 255 (4) (PUR- CHASED RECEIV- ABLES)	0740	OF WHICH: RW= 1 250 % (W UN- KNOWN)		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ART. 254(2)(a) CRR
0010	TOTAL EXPOSURES									
0020	SECURITISATION POSITIONS									
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0040	STS EXPOSURES									
0050	SENIOR POSITION IN SMEs SECURITISATIONS									
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0070	RE-SECURITISATION POSITIONS									
0080	ORIGINATOR: TOTAL EXPOSURES									
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS									
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0110	OF WHICH: SENIOR EXPOSURES									

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		SEC-ERBA			
			0720	OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)	0740	OF WHICH: RW= 1 250 % (W UNKNOWN)	0760	0770	0780	0790
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0130	OF WHICH: SENIOR EXPOSURES									
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES									
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0160	OF WHICH: SENIOR EXPOSURES									
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0180	OF WHICH: SENIOR EXPOSURES									
0190	RE-SECURITISATION POSITIONS									
0200	<b>INVESTOR: TOTAL EXPOSURES</b>									
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS									
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		SEC-ERBA			
			0720	OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)	0740	OF WHICH: RW= 1 250 % (W UNKNOWN)	0760	0770	0780	POSITIONS SUBJECT TO ART. 254(2)(a) CRR
0230	OF WHICH: SENIOR EXPOSURES									
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0250	OF WHICH: SENIOR EXPOSURES									
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES									
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0280	OF WHICH: SENIOR EXPOSURES									
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0300	OF WHICH: SENIOR EXPOSURES									
0310	RE-SECURITISATION POSITIONS									
0320	<b>SPONSOR: TOTAL EXPOSURES</b>									
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS									

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		SEC-ERBA			
			0720	OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)	0740	OF WHICH: RW= 1 250 % (W UNKNOWN)	0760	0770	0780	0790
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0350	OF WHICH: SENIOR EXPOSURES									
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0370	OF WHICH: SENIOR EXPOSURES									
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES									
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0400	OF WHICH: SENIOR EXPOSURES									
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
0420	OF WHICH: SENIOR EXPOSURES									
0430	RE-SECURITISATION POSITIONS									

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		0760	SEC-ERBA		
			0720	OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)	0740	OF WHICH: RW= 1 250 % (W UNKNOWN)		0770	SEC-ERBA OPTION	POSITIONS SUBJECT TO ART. 254(2)(a) CRR
		0710	0720	0730	0740	0750	0760	0770	0780	0790
0440	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term									
0450	CQS 1									
0460	CQS 2									
0470	CQS 3									
0480	ALL OTHER CQS AND UNRATED									
0490	BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term									
0500	CQS 1									
0510	CQS 2									
0520	CQS 3									
0530	CQS 4									
0540	CQS 5									
0550	CQS 6									
0560	CQS 7									

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		RISK-WEIGHTED EXPOSURE AMOUNT								
		0710	SEC-IRBA		SEC-SA		SEC-ERBA			
			0720	OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)	0740	OF WHICH: RW= 1 250 % (W UNKNOWN)	0760	AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ART. 254(2)(a) CRR
0570	CQS 8									
0580	CQS 9									
0590	CQS 10									
0600	CQS 11									
0610	CQS 12									
0620	CQS 13									
0630	CQS 14									
0640	CQS 15									
0650	CQS 16									
0660	CQS 17									
0670	ALL OTHER CQS AND UNRATED									

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		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITISATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES				
		0800	0810	0820	0830	0840	0850	0860
0010	TOTAL EXPOSURES							
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	ORIGINATOR: TOTAL EXPOSURES							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

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		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITISATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES		AVERAGE RISK WEIGHT (%)		
		0800	0810	0820		0840	0850	0860
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	<b>INVESTOR: TOTAL EXPOSURES</b>							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

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		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITISATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES		AVERAGE RISK WEIGHT (%)		
		0800	0810	0820		0840	0850	0860
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	<b>SPONSOR: TOTAL EXPOSURES</b>							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

## ▼ M11

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI- SATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACH- ES		AVERAGE RISK WEIGHT (%)		
		0800	0810	0820		0840	0850	0860
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

## ▼M11

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITISATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACHES		AVERAGE RISK WEIGHT (%)		
		0800	0810	0820		0840	0850	0860
0440	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term</b>							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term</b>							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

▼ **M11**

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA			INTERNAL ASSESSMENT APPROACH		OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI- SATIONS
		POSITIONS SUBJECT TO ART. 254(2)(b) CRR	POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR	FOLLOWING THE HIERARCHY OF APPROACH- ES		AVERAGE RISK WEIGHT (%)		
		0800	0810	0820		0840	0850	0860
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

## ▼ M11

		ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0010	<b>TOTAL EXPOSURES</b>						Cell linked to CA	
0020	SECURITISATION POSITIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	STS EXPOSURES							
0050	SENIOR POSITION IN SMEs SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATION POSITIONS							
0080	<b>ORIGINATOR: TOTAL EXPOSURES</b>							
0090	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							

## ▼M11

		ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0130	OF WHICH: SENIOR EXPOSURES							
0140	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATION POSITIONS							
0200	<b>INVESTOR: TOTAL EXPOSURES</b>							
0210	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

## ▼ M11

		ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0230	OF WHICH: SENIOR EXPOSURES							
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0250	OF WHICH: SENIOR EXPOSURES							
0260	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATION POSITIONS							
0320	<b>SPONSOR: TOTAL EXPOSURES</b>							
0330	SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS							

## ▼ M11

		ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0370	OF WHICH: SENIOR EXPOSURES							
0380	SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATION POSITIONS							

## ▼M11

		ADJUSTME- NT TO THE RISK- WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCH- ES	OVERALL EFFECT (ADJUSTME- NT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATI- ON (EU) 2017/2402	BEFORE CAP	(-) REDU- CTION DUE TO RISK WEIGHT CAP	(-) REDU- CTION DUE TO OVERALL CAP	TOTAL RISK- WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRE- SPONDING TO THE OUTFLOWS FROM SECURITI- SATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0440	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Short term</b>							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	<b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION: Long term</b>							
0500	CQS 1							
0510	CQS 2							
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							

▼ **M11**

		ADJUSTME- NT TO THE RISK- WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCH- ES	OVERALL EFFECT (ADJUSTME- NT) DUE TO INFRINGEMENT- ENT OF CHAPTER 2 OF REGULATI- ON (EU) 2017/2402	BEFORE CAP	(-) REDU- CTION DUE TO RISK WEIGHT CAP	(-) REDU- CTION DUE TO OVERALL CAP	TOTAL RISK- WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRE- SPONDING TO THE OUTFLOWS FROM SECURITI- SATIONS TO OTHER EXPOSURE CLASSES
		0870	0880	0890	0900	0910	0920	0930
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

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

ROW NUMBER	INTERNAL CODE	IDENTIFIER OF THE SECURITISATION	INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?	ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)	IDENTIFIER OF THE ORIGINATOR	SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC / ABCP PROGRAMME / ABCP TRANS-ACTION)	ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?	SOLVENCY TREATMENT: Securitisation positions subject to own funds requirements ?	SIGNIFICANT RISK TRANSFER	SECURITISATION OR RE-SECURITISATION?	STS OR NON-STS SECURITISATION?	SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT?
005	010	020	021	110	030	040	051	060	061	070	075	446

RETENTION			NON ABCP PROGRAMMES			SECURITISED EXPOSURES									
TYPE OF RETENTION APPLIED	% OF RETENTION AT REPORTING DATE	COMPLIANCE WITH THE RETENTION REQUIREMENT?	ORIGINATION DATE (mm/yyyy)	DATE OF LATEST ISSUANCE (mm/yyyy)	TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE	TOTAL AMOUNT	INSTITUTION'S SHARE (%)	TYPE	% of IRB IN APPROACH APPLIED	NUMBER OF EXPOSURES	EXPOSURES IN DEFAULT W (%)	COUNTRY	LGD (%)	EL%	UL%
080	090	100	120	121	130	140	150	160	171	180	181	190	201	202	203

SECURITISED EXPOSURES						SECURITISATION STRUCTURE								
EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS	(-) VALUE ADJUSTMENTS AND PROVISIONS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Kirb	% OF RETAIL EXPOSURES IN IRB POOLS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Ksa	MEMORANDUM ITEMS	ON-BALANCE SHEET ITEMS								
					CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD	SENIOR			MEZZANINE			FIRST LOSS		
						AMOUNT	ATTACHMENT POINT (%)	CQS	AMOUNT	NUMBER OF TRANCHES	CQS OF THE MOST SUBORDINATED ONE	AMOUNT	DETACHMENT POINT (%)	CQS
204	210	221	222	223	225	230	231	232	240	241	242	250	251	252

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SECURITISATION STRUCTURE								
OFF-BALANCE SHEET ITEMS AND DERIVATIVES			MATURITY			MEMORANDUM ITEMS		
SENIOR	MEZZANINE	FIRST LOSS	FIRST FORE-SEEABLE TERMINATION DATE	ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION	LEGAL FINAL MATURITY DATE	ATTACHMENT POINT OF RISK SOLD (%)	DETACHMENT POINT OF RISK SOLD (%)	RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)
260	270	280	290	291	300	302	303	304

C 14.01 – DETAILED INFORMATION ON SECURITISATIONS BY APPROACH (SEC Details Approach)

Approach:

ROW NUMBER	INTERNAL CODE	IDENTIFIER OF THE SECURITI- SATION	SECURITISATION POSITIONS							
			ORIGINAL EXPOSURE PRE-CONVERSION FACTORS							
			ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES				
			SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT	FIRST LOSS	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT
005	010	020	310	320	330	340	350	351	360	361

SECURITISATION POSITIONS				EXPOSU- RE VALUE	(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT				MEMORANDUM ITEMS		SECURITISATION POSITIONS - TRADING BOOK		
MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE CONVERSION FACTORS						BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP	RISK- WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA	RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA	CTP OR NON-CTP?	NET POSITIONS	
DIRECT CREDIT SUBSTITUTES	IRS / CRS	LIQUIDITY FACILITIES	OTHER										LONG	SHORT
370	380	390	400	411	420	430	431	432	440	447	448	450	460	470

## ▼M11

## C 16.00 – OPERATIONAL RISK (OPR)

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

## ▼ M11

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

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

MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	CORPORATE FINANCE [CF]	Number of loss events (new loss events)										
0020		Gross loss amount (new loss events)										
0030		Number of loss events subject to loss adjustments										
0040		Loss adjustments relating to previous reporting periods										
0050		Maximum single loss										
0060		Sum of the five largest losses										
0070		Total direct loss recovery										
0080		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0110	TRADING AND SALES [TS]	Number of loss events (new loss events)										
0120		Gross loss amount (new loss events)										
0130		Number of loss events subject to loss adjustments										
0140		Loss adjustments relating to previous reporting periods										
0150		Maximum single loss										
0160		Sum of the five largest losses										
0170		Total direct loss recovery										
0180		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOYM- ENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0210	RETAIL BR- OKERAGE [RBr]	Number of loss events (new loss events)										
0220		Gross loss amount (new loss events)										
0230		Number of loss events subject to loss adjustments										
0240		Loss adjustments relating to previous reporting periods										
0250		Maximum single loss										
0260		Sum of the five largest losses										
0270		Total direct loss recovery										
0280		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOY- MENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0310	COMMERC- IAL BANKING [CB]	Number of events (new loss events)										
0320		Gross loss amount (new loss events)										
0330		Number of loss events subject to loss adjustments										
0340		Loss adjustments relating to previous reporting periods										
0350		Maximum single loss										
0360		Sum of the five largest losses										
0370		Total direct loss recovery										
0380		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOY- MENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0410	RETAIL BANKING [RB]	Number of loss events (new loss events)										
0420		Gross loss amount (new loss events)										
0430		Number of loss events subject to loss adjustments										
0440		Loss adjustments relating to previous reporting periods										
0450		Maximum single loss										
0460		Sum of the five largest losses										
0470		Total direct loss recovery										
0480		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOYM- ENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0510	PAYMENT AND SETTL- EMENT [PS]	Number of loss events (new loss events)										
0520		Gross loss amount (new loss events)										
0530		Number of loss events subject to loss adjustments										
0540		Loss adjustments relating to previous reporting periods										
0550		Maximum single loss										
0560		Sum of the five largest losses										
0570		Total direct loss recovery										
0580		Total recovery from insurance and other risk transfer mechanisms										

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MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOY- MENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0610	AGENCY SERVICES [AS]	Number of loss events (new loss events)										
0620		Gross loss amount (new loss events)										
0630		Number of loss events subject to loss adjustments										
0640		Loss adjustments relating to previous reporting periods										
0650		Maximum single loss										
0660		Sum of the five largest losses										
0670		Total direct loss recovery										
0680		Total recovery from insurance and other risk transfer mechanisms										

▼ **M11**

MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOYM- ENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0710	ASSET MANAGE- MENT [AM]	Number of loss events (new loss events)										
0720		Gross loss amount (new loss events)										
0730		Number of loss events subject to loss adjustments										
0740		Loss adjustments relating to previous reporting periods										
0750		Maximum single loss										
0760		Sum of the five largest losses										
0770		Total direct loss recovery										
0780		Total recovery from insurance and other risk transfer mechanisms										

▼ **M11**

MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0810	CORPORATE ITEMS [CI]	Number of loss events (new loss events)										
0820		Gross loss amount (new loss events)										
0830		Number of loss events subject to loss adjustments										
0840		Loss adjustments relating to previous reporting periods										
0850		Maximum single loss										
0860		Sum of the five largest losses										
0870		Total direct loss recovery										
0880		Total recovery from insurance and other risk transfer mechanisms										

MAPPING OF LOSSES TO BUSINESS LINES			LOSS EVENT TYPES							TOTAL LOSS EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTE- RNAL FRA- UD	EXT- ERN- AL FRA- UD	EMPLOYM- ENT PRACTICES AND WORKPLA- CE SAFETY	CLIENTS, PRODUC- TS & BUSINESS PRACTIC- ES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTI- ON, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0910	TOTAL BUSINESS LINES	Number of loss events (new loss events). Of which:										
0911		related to losses ≥ 10 000 and < 20 000										
0912		related to losses ≥ 20 000 and < 100 000										
0913		related to losses ≥ 100 000 and < 1 000 000										
0914		related to losses ≥ 1 000 000										
0920		Gross loss amount (new loss events). Of which:										
0921		related to losses ≥ 10 000 and < 20 000										
0922		related to losses ≥ 20 000 and < 100 000										
0923		related to losses ≥ 100 000 and < 1 000 000										
0924		related to losses ≥ 1 000 000										
0930		Number of loss events subject to loss adjustments. Of which:										
0935		of which: number of loss events with a positive loss adjustment										
0936		of which: number of loss events with a negative loss adjustment										
0940		Loss adjustments relating to previous reporting periods										
0945		of which: positive loss adjustment amounts (+)										
0946		of which: negative loss adjustment amounts (-)										
0950		Maximum single loss										
0960		Sum of the five largest losses										
0970		Total direct loss recovery										
0980		Total recovery from insurance and other risk transfer mechanisms										

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

	Event ID	Date of accounting	Date of occurrence	Date of discovery	Loss event type	Gross loss	Gross loss net of direct recoveries	GROSS LOSS BY BUSINESS LINE									Legal Entity name	Legal Entity ID	Business Unit	Description
								Corporate Finance [CF]	Trading and Sales [TS]	Retail Brokerage [RBr]	Commercial Banking [CB]	Retail Banking [RB]	Payment and Settlement [PS]	Agency Services [AS]	Asset Management [AM]	Corporate Items [CI]				
Rows	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200
...																				

▼ **M11****C 18.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)**

Currency:

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

## ▼M11

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

▼ **M11**

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

## ▼ M11

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

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT
		010	020	030	040	050	060
010	<b>TOTAL EXPOSURES</b>						
020	Of which: RE-SECURITISATIONS						
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>						
040	SECURITISATION POSITIONS						
041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
050	RE-SECURITISATION POSITIONS						
060	<b>INVESTOR: TOTAL EXPOSURES</b>						
070	SECURITISATION POSITIONS						
071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
080	RE-SECURITISATION POSITIONS						
090	<b>SPONSOR: TOTAL EXPOSURES</b>						
100	SECURITISATION POSITIONS						
101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
110	RE-SECURITISATION POSITIONS						

## ▼ M11

		BREAKDOWN OF THE NET POSITIONS (LONG) BY RISK WEIGHTS																
		[0 – 10 %]	[10 – 12 %]	[12 – 20 %]	[20 – 40 %]	[40 – 100 %]	[100 – 150 %]	[150 – 200 %]	[200 – 225 %]	[225 – 250 %]	[250 – 300 %]	[300 – 350 %]	[350 – 425 %]	[425 – 500 %]	[500 – 650 %]	[650 – 750 %]	[750 – 850 %]	[850 – 1 250 %]
		061	062	063	064	065	066	071	072	073	074	075	076	077	078	079	081	082
010	<b>TOTAL EXPOSURES</b>																	
020	Of which: RE-SECURITISATIONS																	
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>																	
040	SECURITISATION POSITIONS																	
041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
050	RE-SECURITISATION POSITIONS																	
060	<b>INVESTOR: TOTAL EXPOSURES</b>																	
070	SECURITISATION POSITIONS																	
071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
080	RE-SECURITISATION POSITIONS																	
090	<b>SPONSOR: TOTAL EXPOSURES</b>																	
100	SECURITISATION POSITIONS																	
101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
110	RE-SECURITISATION POSITIONS																	

## ▼ M11

		BREAKDOWN OF THE NET POSITIONS (SHORT) BY RISK WEIGHTS																	
		[0 – 10 %]	[10 – 12 %]	[12 – 20 %]	[20 – 40 %]	[40 – 100 %]	[100 – 150 %]	[150 – 200 %]	[200 – 225 %]	[225 – 250 %]	[250 – 300 %]	[300 – 350 %]	[350 – 425 %]	[425 – 500 %]	[500 – 650 %]	[650 – 750 %]	[750 – 850 %]	[850 – 1 250 %]	1 250 %
		085	086	087	088	089	091	092	093	094	095	096	097	098	099	101	102	103	0104
010	TOTAL EXPOSURES																		
020	Of which: RE-SECURITISATIONS																		
030	ORIGINATOR: TOTAL EXPOSURES																		
040	SECURITISATION POSITIONS																		
041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
050	RE-SECURITISATION POSITONS																		
060	INVESTOR: TOTAL EXPOSURES																		
070	SECURITISATION POSITIONS																		
071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
080	RE-SECURITISATION POSITONS																		
090	SPONSOR: TOTAL EXPOSURES																		
100	SECURITISATION POSITIONS																		
101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
110	RE-SECURITISATION POSITONS																		

## ▼M11

		BREAKDOWN OF THE NET POSITION BY APPROACHES					OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402		BEFORE CAP	AFTER CAP / TOTAL OWN FUND REQUIREMENTS
		SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESSMENT APPROACH	OTHER (RW=1 250 %)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS		
		402	403	404	405	406	530	540		
010	<b>TOTAL EXPOSURES</b>									Cell linked to MKR SA TDI {325:060}
020	Of which: RE-SECURITISATIONS									
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>									
040	SECURITISATION POSITIONS									
041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
050	RE-SECURITISATION POSITIONS									
060	<b>INVESTOR: TOTAL EXPOSURES</b>									
070	SECURITISATION POSITIONS									
071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
080	RE-SECURITISATION POSITIONS									
090	<b>SPONSOR: TOTAL EXPOSURES</b>									
100	SECURITISATION POSITIONS									
101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT									
110	RE-SECURITISATION POSITIONS									

## ▼M11

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

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

## ▼M11

		BREAKDOWN OF THE NET POSITION (LONG) BY RISK WEIGHTS										
		[0 – 10 %]	[10 – 12 %]	[12 – 20 %]	[20 – 40 %]	[40 – 100 %]	[100 – 250 %]	[250 – 350 %]	[350 – 425 %]	[425 – 650 %]	[650 – 1 250 %]	1 250 %
		071	072	073	074	075	076	077	078	079	081	082
010	<b>TOTAL EXPOSURES</b>											
	<b>SECURITISATION POSITIONS:</b>											
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>											
030	SECURITISATION POSITIONS											
040	OTHER CTP POSITIONS											
050	<b>INVESTOR: TOTAL EXPOSURES</b>											
060	SECURITISATION POSITIONS											
070	OTHER CTP POSITIONS											
080	<b>SPONSOR: TOTAL EXPOSURES</b>											
090	SECURITISATION POSITIONS											
100	OTHER CTP POSITIONS											
	<b>N-TH-TO-DEFAULT CREDIT DERIVATIVES:</b>											
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES											
120	OTHER CTP POSITIONS											

## ▼M11

		BREAKDOWN OF THE NET POSITION (SHORT) BY RISK WEIGHTS										
		[0 – 10 %]	[10 – 12 %]	[12 – 20 %]	[20 – 40 %]	[40 – 100 %]	[100 – 250 %]	[250 – 350 %]	[350 – 425 %]	[425 – 650 %]	[650 – 1 250 %]	1 250 %
		086	087	088	089	091	092	093	094	095	096	097
010	<b>TOTAL EXPOSURES</b>											
	<b>SECURITISATION POSITIONS:</b>											
020	<b>ORIGINATOR: TOTAL EXPOSURES</b>											
030	SECURITISATION POSITIONS											
040	OTHER CTP POSITIONS											
050	<b>INVESTOR: TOTAL EXPOSURES</b>											
060	SECURITISATION POSITIONS											
070	OTHER CTP POSITIONS											
080	<b>SPONSOR: TOTAL EXPOSURES</b>											
090	SECURITISATION POSITIONS											
100	OTHER CTP POSITIONS											
	<b>N-TH-TO-DEFAULT CREDIT DERIVATIVES:</b>											
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES											
120	OTHER CTP POSITIONS											

## ▼ M11

		BREAKDOWN OF THE NET POSITION BY APPROACHES					BEFORE CAP		AFTER CAP		TOTAL OWN FUNDS REQUIREMENTS
		SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESSMENT APPROACH	OTHER (RW= 1 250 %)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	
		402	403	404	405	406	410	420	430	440	
010	TOTAL EXPOSURES										Cell linked to MKR SA TDI {330:060}
	SECURITISATION POSITIONS:										
020	ORIGINATOR: TOTAL EXPOSURES										
030	SECURITISATION POSITIONS										
040	OTHER CTP POSITIONS										
050	INVESTOR: TOTAL EXPOSURES										
060	SECURITISATION POSITIONS										
070	OTHER CTP POSITIONS										
080	SPONSOR: TOTAL EXPOSURES										
090	SECURITISATION POSITIONS										
100	OTHER CTP POSITIONS										
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:										
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES										
120	OTHER CTP POSITIONS										

▼ **M11****C 21.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)**

National market:

		POSITIONS					OWN FUNDS REQUIREMEN- TS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050	060	070
010	EQUITIES IN TRADING BOOK							Cell linked to CA
020	General risk							
021	Derivatives							
022	Other assets and liabilities							
030	Exchange traded stock-index futures broadly diversified subject to particular approach							
040	Other equities than exchange traded stock-index futures broadly diversified							
050	Specific risk							
090	Additional requirements for options (non-delta risks)							
100	Simplified method							
110	Delta plus approach – additional requirements for gamma risk							
120	Delta plus approach – additional requirements for vega risk							
125	Delta plus approach – non-continuous options and warrants							
130	Scenario matrix approach							

## ▼M11

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

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
010	<b>TOTAL POSITIONS</b>									Cell linked to CA
020	Currencies closely correlated									
025	of which: reporting currency									
030	All other currencies (including CIUs treated as different currencies)									
040	Gold									
050	Additional requirements for options (non-delta risks)									
060	Simplified method									
070	Delta plus approach – additional requirements for gamma risk									
080	Delta plus approach – additional requirements for vega risk									
085	Delta plus approach – non-continuous options and warrants									
090	Scenario matrix approach									
<b>BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES</b>										
100	Other assets and liabilities other than off-balance sheet items and derivatives									
110	Off-balance sheet items									
120	Derivatives									

▼ **M11**

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080	090	100
Memorandum items: CURRENCY POSITIONS										
130	Euro									
140	Lek									
150	Argentine Peso									
160	Australian Dollar									
170	Brazilian Real									
180	Bulgarian Lev									
190	Canadian Dollar									
200	Czech Koruna									
210	Danish Krone									
220	Egyptian Pound									
230	Pound Sterling									
240	Forint									
250	Yen									
270	Lithuanian Litas									
280	Denar									
290	Mexican Peso									
300	Zloty									
310	Rumanian Leu									
320	Russian Ruble									
330	Serbian Dinar									

## ▼M11

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
340	Swedish Krona									
350	Swiss Franc									
360	Turkish Lira									
370	Hryvnia									
380	US Dollar									
390	Iceland Krona									
400	Norwegian Krone									
410	Hong Kong Dollar									
420	New Taiwan Dollar									
430	New Zealand Dollar									
440	Singapore Dollar									
450	Won									
460	Yuan Renminbi									
470	Other									
480	Croatian Kuna									

## ▼M11

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

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

## ▼M11

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

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

## ▼M11

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

## ▼M11

**C 25.00 – CREDIT VALUE ADJUSTMENT RISK (CVA)**

		EXPOSURE VALUE			VaR		STRESSED VaR	
			of which: OTC Derivatives	of which: SFT	MULTIPLICATION FACTOR ( $m_e$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $VaR_{avg}$ )	PREVIOUS DAY ( $VaR_{t-1}$ )	MULTIPLICATION FACTOR ( $m_s$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $SVaR_{avg}$ )	LATEST AVAILABLE ( $SVaR_{t-1}$ )
		010	020	030	040	050	060	070
010	CVA risk total							
020	Advanced method							
030	Standardised method							
040	Based on OEM							

		OWN FUNDS REQUIREMEN- TS	TOTAL RISK EXPOSURE AMOUNT	MEMORANDUM ITEMS			CVA RISK HEDGE NOTIONALS	
				Number of counterparties	of which: proxy was used to determine credit spread	INCURRED CVA	SINGLE NAME CDS	INDEX CDS
				100	110	120	130	140
010	CVA risk total		Link to {CA2;r640;c010}					
020	Advanced method		Link to {CA2;r650;c010}					
030	Standardised method		Link to {CA2;r660;c010}					
040	Based on OEM		Link to {CA2;r670;c010}					

## C 32.01 – PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

			FAIR-VALUED ASSETS AND LIABILITIES	FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1						FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ARTICLE 4(1) THRESHOLD	OF WHICH: TRADING BOOK
				OF WHICH: TRADING BOOK	EXACTLY MATCHING	HEDGE ACCOUNTING	PRUDENTIAL FILTERS	OTHER	COMMENTS FOR OTHER		
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	1	TOTAL FAIR-VALUED ASSETS AND LIABILITIES									
0020	1.1	TOTAL FAIR-VALUED ASSETS									
0030	1.1.1	FINANCIAL ASSETS HELD FOR TRADING									
0040	1.1.2	TRADING FINANCIAL ASSETS									
0050	1.1.3	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS									
0060	1.1.4	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0070	1.1.5	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME									
0080	1.1.6	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0090	1.1.7	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY									
0100	1.1.8	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS									
0110	1.1.9	DERIVATIVES – HEDGE ACCOUNTING									

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			FAIR-VALUED ASSETS AND LIABILITIES	FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1					FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ARTICLE 4(1) THRESHOLD	OF WHICH: TRADING BOOK	
				OF WHICH: TRADING BOOK	EXACTLY MATCHING	HEDGE ACCOUNTING	PRUDENTIAL FILTERS	OTHER			COMMENTS FOR OTHER
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0120	1.1.10	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0130	1.1.11	INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES									
0140	1.1.12	(-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE									
0150	1.2	TOTAL FAIR-VALUED LIABILITIES									
0160	1.2.1	FINANCIAL LIABILITIES HELD FOR TRADING									
0170	1.2.2	TRADING FINANCIAL LIABILITIES									
0180	1.2.3	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0190	1.2.4	DERIVATIVES – HEDGE ACCOUNTING									
0200	1.2.5	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0210	1.2.6	HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE									

## C 32.02 – PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

			CATEGORY LEVEL AVA									
			MARKET PRICE UNCER- TAINTY	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	CLOSE- OUT COSTS	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	MOD- EL RISK	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	CONCE- NTRAT- ED POSITI- ONS	FUTURE ADMIN- ISTRAT- IVE COSTS	EARLY TER- MINAT- ION	OPERA- TIONAL RISK
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	1	TOTAL CORE APPROACH										
0020		OF WHICH: TRADING BOOK										
0030	1.1	PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101 – TOTAL CATEGORY LEVEL POST-DIVERSIFICATION										
0040	1.1.1	TOTAL CATEGORY LEVEL PRE-DIVERSIFI- CATION										
0050	1.1.1*	OF WHICH: UNEARNED CREDIT SPREADS AVA										
0060	1.1.1**	OF WHICH: INVESTMENT AND FUNDING COSTS AVA										
0070	1.1.1***	OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGU- LATION (EU) 2016/101										
0080	1.1.1****	OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER PARAGRAPHS 2 AND 3 OF ARTICLE 10 OF DELEGATED REGULATION (EU) 2016/101										
0090	1.1.1.1	INTEREST RATES										

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			CATEGORY LEVEL AVA									
			MARKET PRICE UNCER- TAINTY	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	CLOSE- OUT COSTS	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	MOD- EL RISK	OF WHICH: CALCULAT- ED USING THE EXPERT BASED APPROACH	CONCE- NTRAT- ED POSITI- ONS	FUTURE ADMIN- ISTRAT- IVE COSTS	EARLY TER- MINAT- ION	OPERA- TIONAL RISK
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100			
0100	1.1.1.2	FOREIGN EXCHANGE										
0110	1.1.1.3	CREDIT										
0120	1.1.1.4	EQUITIES										
0130	1.1.1.5	COMMODITIES										
0140	1.1.2	(-) DIVERSIFICATION BENEFITS										
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1										
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2										
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90 % BY DIVER-SIFICATION UNDER METHOD 2										
0180	1.2	PORTFOLIOS UNDER THE FALL-BACK APPROACH										
0190	1.2.1	100 % OF NET UNREALISED PROFIT										
0200	1.2.2	10 % OF NOTIONAL VALUE										
0210	1.2.3	25 % OF INCEPTION VALUE										

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			TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES		QTD REVENUE	IPV DIFFERENCE
					FAIR-VALUED ASSETS	FAIR-VALUED LIABILITIES		
			0110	0120	0130	0140	0150	0160
0010	1	TOTAL CORE APPROACH						
0020		<i>OF WHICH: TRADING BOOK</i>						
0030	1.1	PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101 – TOTAL CATEGORY LEVEL POST-DIVER- SIFICATION						
0040	1.1.1	TOTAL CATEGORY LEVEL PRE-DIVERSIFI- CATION						
0050	1.1.1*	<i>OF WHICH: UNEARNED CREDIT SPREADS AVA</i>						
0060	1.1.1**	<i>OF WHICH: INVESTMENT AND FUNDING COSTS AVA</i>						
0070	1.1.1***	<i>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGU- LATION (EU) 2016/101</i>						
0080	1.1.1****	<i>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER PARAGRAPHS 2 AND 3 OF ARTICLE 10 OF DELEGATED REGULATION (EU) 2016/101</i>						
0090	1.1.1.1	INTEREST RATES						

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			TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES		QTD REVENUE	IPV DIFFERENCE
					FAIR-VALUED ASSETS	FAIR-VALUED LIABILITIES		
			0110	0120	0130	0140	0150	0160
0100	1.1.1.2	FOREIGN EXCHANGE						
0110	1.1.1.3	CREDIT						
0120	1.1.1.4	EQUITIES						
0130	1.1.1.5	COMMODITIES						
0140	<b>1.1.2</b>	<b>(-) DIVERSIFICATION BENEFITS</b>						
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1						
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2						
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90 % BY DIVER- SIFICATION UNDER METHOD 2						
0180	<b>1.2</b>	<b>PORTFOLIOS UNDER THE FALL-BACK APPROACH</b>						
0190	1.2.1	100 % OF NET UNREALISED PROFIT						
0200	1.2.2	10 % OF NOTIONAL VALUE						
0210	1.2.3	25 % OF INCEPTION VALUE						

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			FAIR VALUE ADJUSTMENTS									DAY 1 P&L	EXPLA- NATION DESCRIP- TION
			MARKET PRICE UNCER- TAINTY	CLOSE- OUT COSTS	MODEL RISK	CONCEN- TRATED POSITIO- NS	UNEARN- ED CREDIT SPREADS	INVESTI- NG AND FUNDING COSTS	FUTURE ADMI- NIS- TRATIVE COSTS	EARLY TER- MINA- TION	OPERA- TIONAL RISK		
			0170	0180	0190	0200	0210	0220	0230	0240	0250		
0010	1	TOTAL CORE APPROACH											
0020		OF WHICH: TRADING BOOK											
0030	1.1	PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101 – TOTAL CATEGORY LEVEL POST-DIVER- SIFICATION											
0040	1.1.1	TOTAL CATEGORY LEVEL PRE-DIVERSIFI- CATION											
0050	1.1.1*	OF WHICH: UNEARNED CREDIT SPREADS AVA											
0060	1.1.1**	OF WHICH: INVESTMENT AND FUNDING COSTS AVA											
0070	1.1.1***	OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGU- LATION (EU) 2016/101											
0080	1.1.1****	OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER PARAGRAPHS 2 AND 3 OF ARTICLE 10 OF DELEGATED REGULATION (EU) 2016/101											
0090	1.1.1.1	INTEREST RATES											

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			FAIR VALUE ADJUSTMENTS									DAY 1 P&L	EXPLA- NATION DESCRIP TION
			MARKET PRICE UNCER- TAINTY	CLOSE- OUT COSTS	MODEL RISK	CONCEN- TRATED POSITIO- NS	UNEARN- ED CREDIT SPREADS	INVESTI- NG AND FUNDING COSTS	FUTURE ADMI- NIS- TRATIVE COSTS	EARLY TER- MINA- TION	OPERA- TIONAL RISK		
			0170	0180	0190	0200	0210	0220	0230	0240	0250		
0100	1.1.1.2	FOREIGN EXCHANGE											
0110	1.1.1.3	CREDIT											
0120	1.1.1.4	EQUITIES											
0130	1.1.1.5	COMMODITIES											
0140	1.1.2	(-) DIVERSIFICATION BENEFITS											
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1											
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2											
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90 % BY DIVER- SIFICATION UNDER METHOD 2											
0180	1.2	PORTFOLIOS UNDER THE FALL-BACK APPROACH											
0190	1.2.1	100 % OF NET UNREALISED PROFIT											
0200	1.2.2	10 % OF NOTIONAL VALUE											
0210	1.2.3	25 % OF INCEPTION VALUE											

C 32.03 – PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

RANK	MODEL	RISK CATEGO- RY	PRODUCT	OBSER- VABILITY	MODEL RISK AVA			AGGREGA- TED AVA CALCULAT- ED UNDER METHOD 2	FAIR-VALUED ASSETS AND LIABILITIES		IPV DIFFERE- NCE (OUTPUT TESTING)	IPV COVERA- GE (OUTPUT TESTING)	FAIR VALUE ADJUSTMENTS		DAY1 P&L
						OF WHICH: USING EXPERT APPROACH	OF WHICH: AGGREGAT- ED USING METHOD 2		FV ASSETS	FV LIABILIT- IES			MODEL RISK	EARLY TERMIN- ATION	
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150

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C 32.04 – PRUDENT VALUATION: CONCENTRATED POSITIONS AVA (PRUVAL 4)

RANK	RISK CATEGORY	PRODUCT	UNDERLYING	CONCENTRATED POSITION SIZE	SIZE MEASURE	MARKET VALUE	PRUDENT EXIT PERIOD	CONCEN- TRATED POSITIONS AVA	CONCENTRATED POSITION FAIR VALUE ADJUSTMENT	IPV DIFFERENCE
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100

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

Country:

		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		010	020	030	040	050	060	070
010	Total exposures							
<b>BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:</b>								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
075	Other general government exposures subject to Standardised Approach							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

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		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
				010	020	030	040	050
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
155	Other general government exposures subject to IRB Approach							
160	Exposures under the market risk framework							
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
170	[ 0 – 3M [							
180	[ 3M – 1Y [							
190	[ 1Y – 2Y [							
200	[ 2Y – 3Y [							
210	[3Y – 5Y [							
220	[5Y – 10Y [							
230	[10Y – more							

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		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		080	090	100	110	120		
010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
075	Other general government exposures subject to Standardised Approach							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

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		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		080	090	100	110	120		
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
155	Other general government exposures subject to IRB Approach							
160	Exposures under the market risk framework							
<b>BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:</b>								
170	[ 0 – 3M [							
180	[ 3M – 1Y [							
190	[ 1Y – 2Y [							
200	[ 2Y – 3Y [							
210	[3Y – 5Y [							
220	[5Y – 10Y [							
230	[10Y – more							

		Direct exposures								
		Accumulated impairment  of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity		Accumulated negative changes in fair value due to credit risk  of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss			Derivatives			
							Derivatives with positive fair value		Derivatives with negative fair value	
							Carrying amount	Notional amount	Carrying amount	Notional amount
		150	160	170	180	190	200	210	220	230
010	Total exposures									
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:										
020	Exposures under the credit risk framework									
030	Standardised Approach									
040	Central governments									
050	Regional governments or local authorities									
060	Public sector entities									
070	International Organisations									
075	Other general government exposures subject to Standardised Approach									
080	IRB Approach									
090	Central governments									
100	Regional governments or local authorities [Central governments]									

		Direct exposures								
		Accumulated impairment  of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity		Accumulated negative changes in fair value due to credit risk  of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss			Derivatives			
							Derivatives with positive fair value		Derivatives with negative fair value	
							Carrying amount	Notional amount	Carrying amount	Notional amount
		150	160	170	180	190	200	210	220	230
110	Regional governments or local authorities [Institutions]									
120	Public sector entities [Central governments]									
130	Public sector entities [Institutions]									
140	International Organisations [Central governments]									
155	Other general government exposures subject to IRB Approach									
160	Exposures under the market risk framework									
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:										
170	[ 0 – 3M [									
180	[ 3M – 1Y [									
190	[ 1Y – 2Y [									
200	[ 2Y – 3Y [									
210	[3Y – 5Y [									
220	[5Y – 10Y [									
230	[10Y – more									

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		Direct exposures			Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Off-balance sheet exposures						
		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value – Carrying amount	Derivatives with negative fair value – Carrying amount		
		240	250	260	270	280		
010	Total exposures						290	300
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
075	Other general government exposures subject to Standardised Approach							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

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		Direct exposures			Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Off-balance sheet exposures						
		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value – Carrying amount	Derivatives with negative fair value – Carrying amount		
		240	250	260	270	280	290	300
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
155	Other general government exposures subject to IRB Approach							
160	Exposures under the market risk framework							
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
170	[ 0 – 3M [							
180	[ 3M – 1Y [							
190	[ 1Y – 2Y [							
200	[ 2Y – 3Y [							
210	[3Y – 5Y [							
220	[5Y – 10Y [							
230	[10Y – more							

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

3.4.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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

3.4.3.1. GENERAL REMARKS

3.4.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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

3.5.1. GENERAL REMARKS

3.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS (APPLICABLE TO BOTH CR EQU IRB 1 AND CR EQU IRB 2)

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

3.6.1. GENERAL REMARKS

3.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.7. C 13.01 – CREDIT RISK – SECURITISATIONS (CR SEC)

3.7.1. GENERAL REMARKS

3.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9. DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.9.1. SCOPE OF THE SEC DETAILS TEMPLATE

3.9.2. BREAKDOWN OF THE SEC DETAILS TEMPLATE

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

3.9.4. C 14.01 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS 2)

4. OPERATIONAL RISK TEMPLATES

4.1. C 16.00 – OPERATIONAL RISK (OPR)

4.1.1. GENERAL REMARKS

4.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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

5.6.1. GENERAL REMARKS

5.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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

5.7.1. GENERAL REMARKS

5.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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

5.8.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6. PRUDENT VALUATION (PRUVAL)

6.1. C 32.01 – PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

6.1.1. GENERAL REMARKS

6.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.2. C 32.02 – PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

6.2.1. GENERAL REMARKS

6.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.3. C 32.03 – PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

6.3.1. GENERAL REMARKS

6.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.4. C 32.04 – PRUDENT VALUATION: CONCENTRATED POSITIONS AVA (PRUVAL 4)

6.4.1. GENERAL REMARKS

6.4.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

7. C 33.00 – EXPOSURES TO GENERAL GOVERNMENTS (GOV)

7.1. GENERAL REMARKS

7.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO ‘GENERAL GOVERNMENTS’

7.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

**▼ M11****PART I: GENERAL INSTRUCTIONS****1. STRUCTURE AND CONVENTIONS****1.1. STRUCTURE**

1. Overall, the framework consists of five blocks of templates:
  - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount;
  - (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity;
  - (c) credit risk (including counterparty, dilution and settlement risks);
  - (d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);
  - (e) operational risk.
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as validation rules are included in this part of this Implementing Regulation.
3. Institutions shall report only those templates that are relevant depending on the approach used for determining own funds requirements.

**1.2. NUMBERING CONVENTION**

4. The document follows the labelling convention set in points 5 to 8, when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template; Row; Column}.
6. In the case of validations inside a template, in which only data points of that template are used, notations do not refer to a template: {Row; Column}.
7. In the case of templates with only one column, only rows are referred to. {Template; Row}
8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

**1.3. SIGN CONVENTION**

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

**▼ M11****1.4. ABBREVIATIONS**

- 9a. For the purposes of this Annex, Regulation (EU) No 575/2013 of the European Parliament and of the Council <sup>(1)</sup> is referred to as ‘CRR’, Directive 2013/36/EU of the European Parliament and of the Council <sup>(2)</sup> is referred to as ‘CRD’, Directive 2013/34/EU of the European Parliament and of the Council <sup>(3)</sup> is referred to as ‘AD’ and Council Directive 86/635/EEC <sup>(4)</sup> is referred to as ‘BAD’.

**PART II: TEMPLATE RELATED INSTRUCTIONS****1. CAPITAL ADEQUACY OVERVIEW (‘CA’)****1.1. GENERAL REMARKS**

10. CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and the application of CRR and CRD transitional provisions and is structured in five templates:
- (a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of the application of CRR and CRD transitional provisions per type of capital;
  - (b) CA2 template summarises the total risk exposures amounts as defined in Article 92(3) CRR;
  - (c) CA3 template contains the ratios for which CRR states a minimum level, and some other related data;
  - (d) CA4 template contains memorandums items needed, among others, for calculating items in CA1 as well as information with regard to CRD capital buffers;
  - (e) CA5 template contains the data needed for calculating the effect of the application of CRR transitional provisions in own funds. CA5 will cease to exist once those transitional provisions expire.
11. The templates shall be used by all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

<sup>(1)</sup> Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

<sup>(2)</sup> Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176 27.6.2013, p. 338).

<sup>(3)</sup> Directive 2013/34/EU of the European Parliament and of the Council on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

<sup>(4)</sup> Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

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12. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1) and Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).
  13. The application of CRR and CRD transitional provisions is treated as follows in CA templates:
    - (a) The items in CA1 are generally gross of transitional adjustments. That means that figures in CA1 items are calculated in accordance with the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of those transitional provisions. For each type of capital (i.e. CET1; AT1 and T2), there are three different items in which all the adjustments due to those transitional provisions are included.
    - (b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in point (j) of Article 36(1) and point (e) of Article 56 CRR respectively), and thus the items containing those shortfalls may indirectly reflect the effect of those transitional provisions.
    - (c) Template CA5 is exclusively used for reporting the effect due to the application of the CRR transitional provisions.
  14. The treatment of Pillar II requirements can be different within the Union (Article 104(2) CRD has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting required under CRR. A detailed reporting of Pillar II requirements is not within the mandate of Article 99 CRR.
    - a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.
    - b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. One block focuses on the impact of amounts on the ratios, whereas the other block focuses on the ratio itself. Both blocks of ratios do not have any further link to the templates CA1, CA2 or CA5.
    - c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. That cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104(2) CRD which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.
- 1.2. C 01.00 – OWN FUNDS (CA1)
- 1.2.1. Instructions concerning specific positions

Row	Legal references and instructions
010	<p><b>1. Own funds</b></p> <p>Point (118) of Article 4(1) and Article 72 CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.</p>

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Row	Legal references and instructions
015	<p><b>1.1. Tier 1 capital</b></p> <p>Article 25 CRR</p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital</p>
020	<p><b>1.1.1. Common Equity Tier 1 capital</b></p> <p>Article 50 CRR</p>
030	<p><b>1.1.1.1. Capital instruments eligible as CET1 capital</b></p> <p>Points (a) and (b) of Articles 26(1), Articles 27 to 30, point (f) of Article 36(1) and Article 42 CRR</p>
040	<p><b>1.1.1.1.1. Paid up capital instruments</b></p> <p>Point (a) of Article 26(1) and Articles 27 to 31 CRR</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
045	<p><b>1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations</b></p> <p>Article 31 CRR</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled.</p>
050	<p><b>1.1.1.1.2* Memorandum item: Capital instruments not eligible</b></p> <p>Points (b), (l) and (m) of Article 28(1) CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
060	<p><b>1.1.1.1.3. Share premium</b></p> <p>Point (124) of Article 4(1), point (b) of Article 26(1) CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>

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Row	Legal references and instructions
070	<p><b>1.1.1.1.4. (-) Own CET1 instruments</b></p> <p>Point (f) of Article 36(1) and Article 42 CRR</p> <p>Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 CRR.</p> <p>Holdings on shares included as ‘Capital instruments not eligible’ shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.</p>
080	<p><b>1.1.1.1.4.1. (-) Direct holdings of CET1 instruments</b></p> <p>Point (f) of Article 36(1) and Article 42 CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in point (a) of Article 42 CRR.</p>
090	<p><b>1.1.1.1.4.2. (-) Indirect holdings of CET1 instruments</b></p> <p>Point (114) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR</p>
091	<p><b>1.1.1.1.4.3. (-) Synthetic holdings of CET1 instruments</b></p> <p>Point (126) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR</p>
092	<p><b>1.1.1.1.5. (-) Actual or contingent obligations to purchase own CET1 instruments</b></p> <p>Point (f) of Article 36(1) and Article 42 CRR</p> <p>According to point (f) of Article 36(1) CRR, ‘own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation’ shall be deducted.</p>
130	<p><b>1.1.1.2. Retained earnings</b></p> <p>Point (c) of Article 26(1) and Article 26(2) CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
140	<p><b>1.1.1.2.1. Previous years retained earnings</b></p> <p>Point (123) of Article 4(1) and point (c) of Article 26(1) CRR</p> <p>Point (123) of Article 4(1) CRR defines retained earnings as ‘Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework’.</p>

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Row	Legal references and instructions
150	<p><b>1.1.1.2.2. Profit or loss eligible</b></p> <p>Point (121) of Article 4(1), Article 26(2) and point (a) of Article 36(1) CRR</p> <p>Article 26(2) CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.</p> <p>On the other hand, losses shall be deducted from CET1, as stated in point (a) of Article 36(1) CRR.</p>
160	<p><b>1.1.1.2.2.1. Profit or loss attributable to owners of the parent</b></p> <p>Article 26(2) and point (a) of Article 36(1) CRR</p> <p>The amount to be reported shall be the profit or loss reported in the accounting income statement.</p>
170	<p><b>1.1.1.2.2.2. (-) Part of interim or year-end profit not eligible</b></p> <p>Article 26(2) CRR</p> <p>This row shall not present any figure if, for the reference period, the institution has reported losses, because the losses shall be completely deducted from CET1.</p> <p>If the institution reports profits, the part, which is not eligible according to Article 26(2) CRR (i.e. profits not audited and foreseeable charges or dividends), shall be reported.</p> <p>Note that, in case of profits, the amount to be deducted shall be, at least, the interim dividends.</p>
180	<p><b>1.1.1.3. Accumulated other comprehensive income</b></p> <p>Point (100) of Article 4(1) and point (d) of Article 26(1) CRR</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014 <sup>(5)</sup>.</p>
200	<p><b>1.1.1.4. Other reserves</b></p> <p>Point (117) of Article 4(1) and point (e) of Article 26(1) CRR</p> <p>Other reserves are defined in CRR as 'Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings'.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>

<sup>(5)</sup> Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for Own Funds requirements for institutions (OJ L 74, 14.3.2014, p. 8).

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Row	Legal references and instructions
210	<p><b>1.1.1.5. Funds for general banking risk</b></p> <p>Point (112) of Article 4(1) and point (f) of Article 26(1) CRR</p> <p>Funds for general banking risk are defined in Article 38 BAD as 'Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking'.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
220	<p><b>1.1.1.6. Transitional adjustments due to grandfathered CET1 Capital instruments</b></p> <p>Paragraphs 1, 2 and 3 of Article 483 and Articles 484 to 487 CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
230	<p><b>1.1.1.7. Minority interest given recognition in CET1 capital</b></p> <p>Point (120) of Article 4(1) and Article 84 CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p>
240	<p><b>1.1.1.8. Transitional adjustments due to additional minority interests</b></p> <p>Articles 479 and 480 CRR</p> <p>Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.</p>
250	<p><b>1.1.1.9. Adjustments to CET1 due to prudential filters</b></p> <p>Articles 32 to 35 CRR</p>
260	<p><b>1.1.1.9.1. (-) Increases in equity resulting from securitised assets</b></p> <p>Article 32(1) CRR</p> <p>The amount to be reported is the increase in the equity of the institution resulting from securitised assets, in accordance with the applicable accounting standard.</p> <p>For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.</p>

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Row	Legal references and instructions
270	<p><b>1.1.1.9.2. Cash flow hedge reserve</b></p> <p>Point (a) of Article 33(1) CRR</p> <p>The amount to be reported can be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>The amount shall be net of any tax charge to be expected at the moment of the calculation.</p>
280	<p><b>1.1.1.9.3. Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</b></p> <p>Point (b) of Article 33(1) CRR</p> <p>The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
285	<p><b>1.1.1.9.4. Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Point (c) of Article 33(1) and Article 33(2) CRR</p> <p>The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
290	<p><b>1.1.1.9.5. (-) Value adjustments due to the requirements for prudent valuation</b></p> <p>Articles 34 and 105 CRR</p> <p>Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 CRR</p>
300	<p><b>1.1.1.10. (-) Goodwill</b></p> <p>Point (113) of Article 4(1), point (b) of Article 36(1) and Article 37 CRR</p>
310	<p><b>1.1.1.10.1. (-) Goodwill accounted for as intangible asset</b></p> <p>Point (113) of Article 4(1) and point (b) of Article 36(1) CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported here shall be the same as the amount that is reported in the balance sheet.</p>

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Row	Legal references and instructions
320	<p><b>1.1.1.10.2. (-) Goodwill included in the valuation of significant investments</b></p> <p>Point (b) of Article 37 and Article 43 CRR</p>
330	<p><b>1.1.1.10.3. Deferred tax liabilities associated to goodwill</b></p> <p>Point (a) of Article 37 CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard.</p>
340	<p><b>1.1.1.11. (-) Other intangible assets</b></p> <p>Point (115) of Article 4(1), point (b) of Article 36(1) and point (a) of Article 37 CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p>
350	<p><b>1.1.1.11.1. (-) Other intangible assets before deduction of deferred tax liabilities</b></p> <p>Point (115) of Article 4(1) and point (b) of Article 36(1) CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets, other than goodwill.</p>
360	<p><b>1.1.1.11.2. Deferred tax liabilities associated to other intangible assets</b></p> <p>Point (a) of Article 37 CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the intangibles assets, other than goodwill, became impaired or was derecognised under the relevant accounting standard.</p>
370	<p><b>1.1.1.12. (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b></p> <p>Point (c) of Article 36(1) and Article 38 CRR</p>
380	<p><b>1.1.1.13. (-) IRB shortfall of credit risk adjustments to expected losses</b></p> <p>Point (d) of Article 36(1), Articles 40, 158 and 159 CRR</p> <p>The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 40 CRR).</p>

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Row	Legal references and instructions
390	<p><b>1.1.1.14. (-) Defined benefit pension fund assets</b></p> <p>Point (109) of Article 4(1), point (e) of Article 36(1) and Article 41 CRR</p>
400	<p><b>1.1.1.14.1. (-) Defined benefit pension fund assets</b></p> <p>Point (109) of Article 4(1) and point (e) of Article 36(1) CRR</p> <p>Defined benefit pension fund assets are defined as ‘the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan’.</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
410	<p><b>1.1.1.14.2. Deferred tax liabilities associated to defined benefit pension fund assets</b></p> <p>Points (108) and (109) of Article 4(1) and point (a) of Article 41(1) CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.</p>
420	<p><b>1.1.1.14.3. Defined benefit pension fund assets which the institution has an unrestricted ability to use</b></p> <p>Point (109) of Article 4(1) and point (b) of Article 41(1) CRR</p> <p>This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.</p> <p>The assets included in this row shall receive a risk weight for credit risk requirements.</p>
430	<p><b>1.1.1.15. (-) Reciprocal cross holdings in CET1 Capital</b></p> <p>Point (122) of Article 4(1), point (g) of Article 36(1) and Article 44 CRR</p> <p>Holdings in CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.</p>

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Row	Legal references and instructions
440	<p><b>1.1.1.16. (-) Excess of deduction from AT1 items over AT1 Capital</b></p> <p>Point (j) of Article 36(1) CRR</p> <p>The amount to be reported is directly taken from CA1 item 'Excess of deduction from AT1 items over AT1 Capital'. The amount has to be deducted from CET1.</p>
450	<p><b>1.1.1.17. (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Point (36) of Article 4(1), point (k)(i) of Article 36(1) and Articles 89 to 91 CRR</p> <p>Qualifying holdings are defined as 'direct or indirect holding in an undertaking which represents 10 % or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking'.</p> <p>According to point (k)(i) of Article 36(1) CRR qualifying holdings can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %.</p>
460	<p><b>1.1.1.18. (-) Securitisation positions which can alternatively be subject to a 1250 % risk weight</b></p> <p>Point (b) of Articles 244(1), point (b) of Article 245(1) and Article 253(1) CRR.</p> <p>Securitisation positions, which are subject to a 1 250 % risk weight, but alternatively are allowed to be deducted from CET1 (point (k)(ii) of Article 36(1) CRR), shall be reported in this item.</p>
470	<p><b>1.1.1.19. (-) Free deliveries which can alternatively be subject to a 1,250 % risk weight</b></p> <p>Point (k)(iii) of Article 36(1) and Article 379(3) CRR</p> <p>Free deliveries are subject to a 1 250 % risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (point (k)(iii) of Article 36(1) CRR). In the latter case, they shall be reported in this item.</p>
471	<p><b>1.1.1.20. (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB Approach, and can alternatively be subject to a 1 250 % risk weight</b></p> <p>Point (k)(iv) of Articles 36(1) and Article 153(8) CRR</p> <p>According to point (k)(iv) of Article 36(1) CRR, positions in a basket for which an institution cannot determine the risk weight under the IRB Approach can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>

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Row	Legal references and instructions
472	<p><b>1.1.1.21. (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Point (k)(v) of Article 36(1) and Article 155(4) CRR</p> <p>According to point (k)(v) of Article 36(1) CRR, equity exposures under an internal models approach can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %.</p>
480	<p><b>1.1.1.22. (-) CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (27) of Article 4(1), point (h) of Article 36(1), Articles 43 to 46, paragraphs 2 and 3 of Article 49 and Article 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from CET1.</p> <p>See alternatives to deduction when consolidation is applied (paragraphs 2 and 3 of Article 49).</p>
490	<p><b>1.1.1.23. (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Point (c) of Article 36(1); Article 38 and point (a) of Article 48(1) CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences), which according to point (b) of Article 38(5) CRR has to be deducted applying the 10 % threshold referred to in point (a) of Article 48(1) CRR.</p>
500	<p><b>1.1.1.24. (-) CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (27) of Article 4(1), point (i) of Article 36(1); Articles 43, 45, 47, point (b) of Article 48(2), paragraphs 1, 2 and 3 of Article 49 and Article 79 CRR</p> <p>Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment that has to be deducted, applying the 10 % threshold referred to in point (b) of Article 48(1) CRR.</p> <p>See alternatives to deduction when consolidation is applied (paragraphs 1, 2 and 3 of Article 49 CRR).</p>
510	<p><b>1.1.1.25. (-) Amount exceeding the 17,65 % threshold</b></p> <p>Article 48(2) CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment that has to be deducted, applying the 17,65 % threshold in Article 48(2) CRR.</p>

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Row	Legal references and instructions
520	<p><b>1.1.1.26. Other transitional adjustments to CET1 Capital</b></p> <p>Articles 469 to 472, 478 and 481 CRR</p> <p>Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>
524	<p><b>1.1.1.27. (-) Additional deductions of CET1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
529	<p><b>1.1.1.28. CET1 capital elements or deductions – other</b></p> <p>This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element or a deduction from a CET1 element cannot be assigned to one of the rows 020 to 524.</p> <p>This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope of the CRR).</p>
530	<p><b>1.1.2. ADDITIONAL TIER 1 CAPITAL</b></p> <p>Article 61 CRR</p>
540	<p><b>1.1.2.1. Capital instruments eligible as AT1 Capital</b></p> <p>Point (a) of Article 51, Articles 52, 53 and 54, point (a) of Article 56 and Article 57 CRR</p>
550	<p><b>1.1.2.1.1. Paid up capital instruments</b></p> <p>Point (a) of Article 51 and Articles 52, 53 and 54 CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
560	<p><b>1.1.2.1.2* Memorandum item: Capital instruments not eligible</b></p> <p>Points (c), (e) and (f) of Article 52(1) CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>

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Row	Legal references and instructions
570	<p><b>1.1.2.1.3. Share premium</b></p> <p>Point (b) of Article 51 CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
580	<p><b>1.1.2.1.4. (-) Own AT1 instruments</b></p> <p>Point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR</p> <p>Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 57 CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5.</p>
590	<p><b>1.1.2.1.4.1. (-) Direct holdings of AT1 instruments</b></p> <p>Point (144) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR</p> <p>Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group.</p>
620	<p><b>1.1.2.1.4.2. (-) Indirect holdings of AT1 instruments</b></p> <p>Point (b)(ii) of Article 52(1), point (a) of Article 56 and Article 57 CRR</p>
621	<p><b>1.1.2.1.4.3. (-) Synthetic holdings of AT1 instruments</b></p> <p>Point (126) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR</p>
622	<p><b>1.1.2.1.5. (-) Actual or contingent obligations to purchase own AT1 instruments</b></p> <p>Point (a) of Article 56 and Article 57 CRR</p> <p>According to point (a) of Article 56 CRR, 'own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.</p>
660	<p><b>1.1.2.2. Transitional adjustments due to grandfathered AT1 Capital instruments</b></p> <p>Paragraphs 4 and 5 of Article 483, Articles 484 to 487, Articles 489 and 491 CRR</p> <p>Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.</p>

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Row	Legal references and instructions
670	<p><b>1.1.2.3. Instruments issued by subsidiaries that are given recognition in AT1 Capital</b></p> <p>Articles 83, 85 and 86 CRR</p> <p>Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.</p> <p>Qualifying AT1 capital issued by a special purpose entity (Article 83 CRR) shall be included.</p>
680	<p><b>1.1.2.4. Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 CRR</p> <p>Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.</p>
690	<p><b>1.1.2.5. (-) Reciprocal cross holdings in AT1 Capital</b></p> <p>Point (122) of Article 4(1), point (b) of Article 56 and Article 58 CRR</p> <p>Holdings in AT1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items.</p>
700	<p><b>1.1.2.6. (-) AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (27) of Article 4(1), point (c) of Article 56; Articles 59, 60 and 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from AT1.</p>
710	<p><b>1.1.2.7. (-) AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (27) of Article 4(1), point (d) of Article 56, Articles 59 and 79 CRR</p> <p>Holdings by the institution of AT1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment are completely deducted</p>
720	<p><b>1.1.2.8. (-) Excess of deduction from T2 items over T2 Capital</b></p> <p>Point (e) of Article 56 CRR</p> <p>The amount to be reported is directly taken from CA1 item 'Excess of deduction from T2 items over T2 Capital (deducted in AT1).</p>

▼ **M11**

Row	Legal references and instructions
730	<p><b>1.1.2.9. Other transitional adjustments to AT1 Capital</b></p> <p>Articles 474, 475, 478 and 481 CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>
740	<p><b>1.1.2.10. Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</b></p> <p>Point (j) of Article 36(1) CRR</p> <p>Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.</p> <p>With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Where this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.</p>
744	<p><b>1.1.2.11. (-) Additional deductions of AT1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
748	<p><b>1.1.2.12. AT1 capital elements or deductions – other</b></p> <p>This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if an AT1 capital element or a deduction from an AT1 element cannot be assigned to one of the rows 530 to 744.</p> <p>This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope CRR).</p>
750	<p><b>1.2. TIER 2 CAPITAL</b></p> <p>Article 71 CRR</p>
760	<p><b>1.2.1. Capital instruments and subordinated loans eligible as T2 Capital</b></p> <p>Point (a) of Article 62, Articles 63 to 65, point (a) of Article 66 and Article 67 CRR</p>
770	<p><b>1.2.1.1. Paid up capital instruments and subordinated loans</b></p> <p>Point (a) of Article 62, Articles 63 and 65 CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>

▼ **M11**

Row	Legal references and instructions
780	<p><b>1.2.1.2* Memorandum item: Capital instruments and subordinated loans not eligible</b></p> <p>Points (c), (e) and (f) of Article 63 and Article 64 CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
790	<p><b>1.2.1.3. Share premium</b></p> <p>Point (b) of Article 62 and Article 65 CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
800	<p><b>1.2.1.4. (-) Own T2 instruments</b></p> <p>Point (b)(i) of Article 63, point (a) of Article 66, and Article 67 CRR</p> <p>Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 67 CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5.</p>
810	<p><b>1.2.1.4.1. (-) Direct holdings of T2 instruments</b></p> <p>Point (b) of Article 63, point (a) of Article 66 and Article 67 CRR</p> <p>Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group.</p>
840	<p><b>1.2.1.4.2. (-) Indirect holdings of T2 instruments</b></p> <p>Point (114) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR</p>
841	<p><b>1.2.1.4.3. (-) Synthetic holdings of T2 instruments</b></p> <p>Point (126) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR</p>
842	<p><b>1.2.1.5. (-) Actual or contingent obligations to purchase own T2 instruments</b></p> <p>Point (a) of Article 66 and Article 67 CRR</p> <p>According to point (a) of Article 66 CRR, 'own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.</p>

▼ **M11**

Row	Legal references and instructions
880	<p><b>1.2.2. Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans</b></p> <p>Paragraphs 6 and 7 of Article 483, Articles 484, 486, 488, 490 and 491 CRR</p> <p>Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.</p>
890	<p><b>1.2.3. Instruments issued by subsidiaries that are given recognition in T2 Capital</b></p> <p>Articles 83, 87 and 88 CRR</p> <p>Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.</p> <p>Qualifying Tier 2 capital issued by a special purpose entity (Article 83 CRR) shall be included.</p>
900	<p><b>1.2.4. Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 CRR</p> <p>Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.</p>
910	<p><b>1.2.5. IRB Excess of provisions over expected losses eligible</b></p> <p>Point (d) of Article 62 CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with IRB Approach, this item shall contain the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.</p>
920	<p><b>1.2.6. SA General credit risk adjustments</b></p> <p>Point (c) of Article 62 CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item shall contain the general credit risk adjustments eligible as T2 capital.</p>
930	<p><b>1.2.7. (-) Reciprocal cross holdings in T2 Capital</b></p> <p>Point (122) of Article 4(1), point (b) of Article 66 and Article 68 CRR</p> <p>Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate the own funds of the institution artificially.</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items.</p>

▼ **M11**

Row	Legal references and instructions
940	<p><b>1.2.8. (-) T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (27) of Article 4(1), point (c) of Article 66, Articles 68 to 70 and Article 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from T2.</p>
950	<p><b>1.2.9. (-) T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (27) of Article 4(1), point (d) of Article 66, Articles 68, 69 and Article 79 CRR</p> <p>Holdings by the institution of T2 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment shall be completely deducted.</p>
960	<p><b>1.2.10. Other transitional adjustments to T2 Capital</b></p> <p>Articles 476, 477, 478 and 481 CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5.</p>
970	<p><b>1.2.11. Excess of deduction from T2 items over T2 Capital (deducted in AT1)</b></p> <p>Point (e) of Article 56 CRR</p> <p>Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1.</p> <p>With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. Where this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.</p>
974	<p><b>1.2.12. (-) Additional deductions of T2 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
978	<p><b>1.2.13. T2 capital elements or deductions – other</b></p> <p>This row provides flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a T2 capital element or a deduction from a T2 element cannot be assigned to one of the rows 750 to 974.</p> <p>This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items/deductions which are outside the scope CRR).</p>

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

## 1.3.1. Instructions concerning specific positions

Row	Legal references and instructions
010	<b>1. TOTAL RISK EXPOSURE AMOUNT</b> Article 92(3) and Articles 95, 96 and 98 CRR
020	<b>1* Of which: Investment firms under Article 95 paragraph 2 and Article 98 CRR</b> For investment firms under Article 95(2) and Article 98 CRR
030	<b>1** Of which: Investment firms under Article 96 paragraph 2 and Article 97 CRR</b> For investment firms under Article 96(2) and Article 97 CRR
040	<b>1.1. RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b> Points (a) and (f) of Article 92(3) CRR
050	<b>1.1.1. Standardised Approach (SA)</b> CR SA and SEC SA templates at the level of total exposures
051	<b>1.1.1* Of which: Additional stricter prudential requirements based on Article 124 CRR</b> Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with EBA, in accordance with paragraphs 2 and 5 of Article 124CRR.
060	<b>1.1.1.1. SA exposure classes excluding securitisations positions</b> CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 CRR, excluding securitisation positions.
070	<b>1.1.1.1.01. Central governments or central banks</b> See CR SA template
080	<b>1.1.1.1.02. Regional governments or local authorities</b> See CR SA template
090	<b>1.1.1.1.03. Public sector entities</b> See CR SA template

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Row	Legal references and instructions
100	1.1.1.1.04. <b>Multilateral Development Banks</b> See CR SA template
110	1.1.1.1.05. <b>International Organisations</b> See CR SA template
120	1.1.1.1.06. <b>Institutions</b> See CR SA template
130	1.1.1.1.07. <b>Corporates</b> See CR SA template
140	1.1.1.1.08. <b>Retail</b> See CR SA template
150	1.1.1.1.09. <b>Secured by mortgages on immovable property</b> See CR SA template
160	1.1.1.1.10. <b>Exposures in default</b> See CR SA template
170	1.1.1.1.11. <b>Items associated with particular high risk</b> See CR SA template
180	1.1.1.1.12. <b>Covered bonds</b> See CR SA template
190	1.1.1.1.13. <b>Claims on institutions and corporate with a short-term credit assessment</b> See CR SA template
200	1.1.1.1.14. <b>Collective investments undertakings (CIU)</b> See CR SA template
210	1.1.1.1.15. <b>Equity</b> See CR SA template
211	1.1.1.1.16. <b>Other items</b> See CR SA template
240	1.1.2. <b>Internal ratings based Approach (IRB)</b>
241	1.1.2* <b>Of which: Additional stricter prudential requirements based on Article 164 CRR</b>  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been notified to EBA, in accordance with paragraphs 5 and 7 of Article 164 CRR.

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Row	Legal references and instructions
242	<p><b>1.1.2** Of which: Additional stricter prudential requirements based on Article 124 CRR</b></p> <p>Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements set by the competent authorities after having consulted EBA, as laid down in paragraphs 2 and 5 of Article 124 CRR and which are related to limits on the eligible market value of the collateral as laid down in point (d) of Article 125(2) and point (d) of Article 126(2) CRR.</p>
250	<p><b>1.1.2.1. IRB Approaches when neither own estimates of LGD nor Conversion Factors are used</b></p> <p>CR IRB template at the level of total exposures (when own estimates of LGD or CCF are not used)</p>
260	<p><b>1.1.2.1.01. Central governments and central banks</b></p> <p>See CR IRB template</p>
270	<p><b>1.1.2.1.02. Institutions</b></p> <p>See CR IRB template</p>
280	<p><b>1.1.2.1.03. Corporates – SME</b></p> <p>See CR IRB template</p>
290	<p><b>1.1.2.1.04. Corporates – Specialised Lending</b></p> <p>See CR IRB template</p>
300	<p><b>1.1.2.1.05. Corporates – Other</b></p> <p>See CR IRB template</p>
310	<p><b>1.1.2.2. IRB Approaches when own estimates of LGD and/or Conversion Factor are used</b></p> <p>CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used)</p>
320	<p><b>1.1.2.2.01. Central governments and central banks</b></p> <p>See CR IRB template</p>
330	<p><b>1.1.2.2.02. Institutions</b></p> <p>See CR IRB template</p>
340	<p><b>1.1.2.2.03. Corporates – SME</b></p> <p>See CR IRB template</p>
350	<p><b>1.1.2.2.04. Corporates – Specialised Lending</b></p> <p>See CR IRB template</p>

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Row	Legal references and instructions
360	1.1.2.2.05. <b>Corporates – Other</b> See CR IRB template
370	1.1.2.2.06. <b>Retail – secure by real estate SME</b> See CR IRB template
380	1.1.2.2.07. <b>Retail – secure by real estate non-SME</b> See CR IRB template
390	1.1.2.2.08. <b>Retail – Qualifying revolving</b> See CR IRB template
400	1.1.2.2.09. <b>Retail – Other SME</b> See CR IRB template
410	1.1.2.2.10. <b>Retail – Other non-SME</b> See CR IRB template
420	1.1.2.3. <b>Equity IRB</b> See CR EQU IRB template
450	1.1.2.5. <b>Other non credit-obligation assets</b> The amount to be reported is the risk weighted exposure amount as calculated in accordance with Article 156 CRR.
460	1.1.3. <b>Risk exposure amount for contributions to the default fund of a CCP</b> Articles 307, 308 and 309 CRR
470	1.1.4. <b>Securitisation positions</b> See CR SEC template
490	1.2. <b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/ DELIVERY</b> Point (c)(ii) of Article 92(3) and point (b) of Article 92(4) CRR
500	1.2.1. <b>Settlement/delivery risk in the non-Trading book</b> See CR SETT template
510	1.2.2. <b>Settlement/delivery risk in the Trading book</b> See CR SETT template

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Row	Legal references and instructions
520	<p><b>1.3. TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b></p> <p>Points (b)(i), (c)(i) and (c)(iii) of Article 92(3) and point (b) of Article 92(4) CRR</p>
530	<p><b>1.3.1. Risk exposure amount for position, foreign exchange and commodities risks under Standardised Approaches (SA)</b></p>
540	<p><b>1.3.1.1. Traded debt instruments</b></p> <p>MKR SA TDI template at the level of total currencies.</p>
550	<p><b>1.3.1.2. Equity</b></p> <p>MKR SA EQU template at the level of total national markets.</p>
555	<p><b>1.3.1.3. Particular approach for position risk in CIUs</b></p> <p>Article 348(1), point (c) of Article 350(3) and point (a) of Article 364(2) CRR</p> <p>Total risk exposure amount for positions in CIUs if capital requirements are calculated in accordance with Article 348(1) CRR either immediately or as a consequence of the cap laid down in point (c) of Article 350(3) CRR. CRR does not explicitly assign those positions to either the interest rate risk or the equity risk.</p> <p>Where the particular approach laid down in the first sentence of Article 348(1) CRR is applied, the amount to be reported shall be 32 % of the net position of the CIU exposure in question, multiplied by 12,5.</p> <p>Where the particular approach laid down in the second sentence of Article 348(1) CRR is applied, the amount to be reported shall be the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure, multiplied by 12,5 respectively.</p>
556	<p><b>1.3.1.3.* Memo item: CIUs exclusively invested in traded debt instruments</b></p> <p>Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk.</p>
557	<p><b>1.3.1.3.** CIUs invested exclusively in equity instruments or in mixed instruments</b></p> <p>Total risk exposure amount for positions in CIUs if the CIU is invested either exclusively in instruments subject to equity risk or in mixed instruments or if the constituents of the CIU are unknown.</p>
560	<p><b>1.3.1.4. Foreign Exchange</b></p> <p>See MKR SA FX template</p>

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Row	Legal references and instructions
570	<p><b>1.3.1.5. Commodities</b></p> <p>See MKR SA COM template</p>
580	<p><b>1.3.2. Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</b></p> <p>See MKR IM template</p>
590	<p><b>1.4. TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</b></p> <p>Point (e) of Article 92(3) and point (b) of Article 92(4) CRR</p> <p>For investment firms under Articles 95(2) and 96(2) and Article 98 CRR, this element shall be zero.</p>
600	<p><b>1.4.1. OpR Basic Indicator approach (BIA)</b></p> <p>See OPR template</p>
610	<p><b>1.4.2. OpR Standardised (TSA)/Alternative Standardised (ASA) approaches</b></p> <p>See OPR template</p>
620	<p><b>1.4.3. OpR Advanced measurement approaches (AMA)</b></p> <p>See OPR template</p>
630	<p><b>1.5. ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b></p> <p>Articles 95(2) and 96(2), Article 97 and point (a) of Article 98(1) CRR</p> <p>Only for investment firms under Article 95(2), Article 96(2) and Article 98 CRR. See also Article 97 CRR.</p> <p>Investment firms under Article 96 CRR shall report the amount referred to in Article 97 multiplied by 12.5.</p> <p>Investment firms under Article 95 CRR shall report as follows:</p> <ul style="list-style-type: none"> <li>— Where the amount referred to in point (a) of Article 95(2) CRR is greater than the amount referred to in point (b) of Article 95(2) CRR, the amount to be reported is zero.</li> <li>— Where the amount referred to in point (b) of Article 95(2) CRR is greater than the amount referred to in point (a) of Article 95(2) CRR, the amount to be reported is the result of subtracting the latter amount from the former.</li> </ul>
640	<p><b>1.6. TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b></p> <p>Point (d) of Article 92(3) CRR</p> <p>See CVA template.</p>

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Row	Legal references and instructions
650	<p><b>1.6.1. Advanced method</b></p> <p>Own funds requirements for credit valuation adjustment risk in accordance with Article 383 CRR.</p> <p>See CVA template.</p>
660	<p><b>1.6.2. Standardised method</b></p> <p>Own funds requirements for credit valuation adjustment risk in accordance with Article 384 CRR.</p> <p>See CVA template.</p>
670	<p><b>1.6.3. Based on OEM</b></p> <p>Own funds requirements for credit valuation adjustment risk in accordance with Article 385 CRR.</p> <p>See CVA template.</p>
680	<p><b>1.7. TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b></p> <p>Point (b)(ii) of Article 92(3) and Articles 395 to 401 CRR</p>
690	<p><b>1.8. OTHER RISK EXPOSURE AMOUNTS</b></p> <p>Articles 3, 458 and 459 CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7.</p> <p>Institutions shall report the amounts needed to comply with the following:</p> <p>Stricter prudential requirements imposed by the Commission, in accordance with Articles 458 and 459 CRR.</p> <p>Additional risk exposure amounts due to Article 3 CRR.</p> <p>This item does not have a link to a details template.</p>
710	<p><b>1.8.2. Of which: Additional stricter prudential requirements based on Article 458 CRR</b></p> <p>Article 458 CRR</p>
720	<p><b>1.8.2* Of which: requirements for large exposures</b></p> <p>Article 458 CRR</p>
730	<p><b>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</b></p> <p>Article 458 CRR</p>
740	<p><b>1.8.2*** Of which: due to intra financial sector exposures</b></p> <p>Article 458 CRR</p>

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Row	Legal references and instructions
750	<p><b>1.8.3. Of which: Additional stricter prudential requirements based on Article 459 CRR</b></p> <p>Article 459 CRR</p>
760	<p><b>1.8.4. Of which: Additional risk exposure amount due to Article 3 CRR</b></p> <p>Article 3 CRR</p> <p>The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20 % and the institutions applies a risk weight of 50 % based on Article 3 CRR, the amount to be reported is 30).</p>

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

## 1.4.1. Instructions concerning specific positions

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

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Rows	
130	<p><b>13. Total SREP capital requirement (TSCR) ratio</b></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> <li>(i) the total capital ratio (8 %) as specified in point (c) of Article 92(1) CRR;</li> <li>(ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio determined in accordance with the criteria specified in the <i>EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing</i> (EBA SREP GL).</li> </ul> <p>This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 of the EBA SREP GL.</p> <p>Where no additional own funds requirements were communicated by the competent authority, only point (i) shall be reported.</p>
140	<p><b>13* TSCR: to be made up of CET1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> <li>(i) the CET1 capital ratio (4,5 %) as per point (a) of Article 92(1) CRR;</li> <li>(ii) the part of the P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of CET1 capital.</li> </ul> <p>Where no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, only point (i) shall be reported.</p>
150	<p><b>13** TSCR: to be made up of Tier 1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> <li>(i) the Tier 1 capital ratio (6 %) as per point (b) of Article 92(1) CRR;</li> <li>(ii) the part of P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of Tier 1 capital.</li> </ul> <p>Where no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) shall be reported.</p>
160	<p><b>14. Overall capital requirement (OCR) ratio</b></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> <li>(i) the TSCR ratio referred to in row 130;</li> <li>(ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD.</li> </ul> <p>This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 of the EBA SREP GL.</p> <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>

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Rows	
170	<p><b>14* OCR: to be made up of CET1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <p>(i) the TSCR ratio to be made up of CET1 capital referred to in row 140;</p> <p>(ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD.</p> <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>
180	<p><b>14** OCR: to be made up of Tier 1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <p>(i) the TSCR ratio to be made up of Tier 1 capital referred to in row 150;</p> <p>(ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD.</p> <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>
190	<p><b>15. Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio</b></p> <p>The sum of (i) and (ii) as follows:</p> <p>(i) the OCR ratio referred to in row 160;</p> <p>(ii) where applicable, the Pillar 2 Guidance (P2G) as defined in the EBA SREP GL. P2G shall be included only if communicated to the institution by the competent authority.</p> <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>
200	<p><b>15* OCR and P2G: to be made up of CET1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <p>(i) the OCR ratio to be made up of CET1 capital referred to in row 170;</p> <p>(ii) where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of CET1 capital. P2G shall be included only if communicated to the institution by the competent authority.</p> <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>
210	<p><b>15** OCR and P2G: to be made up of Tier 1 capital</b></p> <p>The sum of (i) and (ii) as follows:</p> <p>(i) the OCR ratio to be made up of Tier 1 capital referred to in row 180;</p> <p>(ii) where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of Tier 1 capital. P2G shall be included only if communicated to the institution by the competent authority.</p> <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>

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

## 1.5.1. Instructions concerning specific positions

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

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Rows	
080	<p><b>2.2.1. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Paragraphs 3, 4 and 5 of Article 38 CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR</p>
090	<p><b>2.2.2. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Paragraphs 3, 4 and 5 of Article 38 CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR</p>
093	<p><b>2A Tax overpayments and tax loss carry backs</b></p> <p>Article 39(1) CRR</p> <p>The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39(1) CRR; the amount reported shall be the amount before the application of risk weights.</p>
096	<p><b>2B Deferred Tax Assets subject to a risk weight of 250 %</b></p> <p>Article 48(4) CRR</p> <p>The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 48(1) CRR, but subject to a risk weight of 250 % in accordance with Article 48(4) CRR, taking into account the effect of Article 470 CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.</p>
097	<p><b>2C Deferred Tax Assets subject to a risk weight of 0 %</b></p> <p>Point (d) of Article 469(1), Article 470, Article 472(5) and Article 478 CRR</p> <p>The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to point (d) of Article 469(1) and Article 470 CRR, but subject to a risk weight of 0 % in accordance with Article 472(5) CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.</p>

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Rows	
100	<p><b>3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b></p> <p>Point (d) of Article 36(1), point (d) of Article 62, Articles 158 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
110	<p><b>3.1. Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount</b></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
120	<p><b>3.1.1. General credit risk adjustments</b></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
130	<p><b>3.1.2. Specific credit risk adjustments</b></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
131	<p><b>3.1.3. Additional value adjustments and other own funds reductions</b></p> <p>Articles 34, 110 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
140	<p><b>3.2. Total expected losses eligible</b></p> <p>Paragraphs 5, 6 and 10 of Article 158 and Article 159 CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported.</p>
145	<p><b>4. IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b></p> <p>Point (d) of Article 36(1), point (d) of Article 62, Articles 158 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
150	<p><b>4.1. Specific credit risk adjustments and positions treated similarly</b></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>

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

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

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Rows	
260	<p><b>12.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 45 CRR</p> <p>Article 45 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
270	<p><b>12.2. Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p>
280	<p><b>12.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR shall not be included</p>
290	<p><b>12.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 45 CRR</p> <p>Point (a) of Article 45 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
291	<p><b>12.3.1. Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
292	<p><b>12.3.2. Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
293	<p><b>12.3.3. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 45 CRR</p>
300	<p><b>13. Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 58, 59 and 60 CRR</p>

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Rows	
310	<p><b>13.1. Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 58, 59 and Article 60(2) CRR</p>
320	<p><b>13.1.1. Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Article 58 and Article 60(2) CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer; and</li> <li>b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR</li> </ul>
330	<p><b>13.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 CRR</p> <p>Point (a) of Article 59 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
340	<p><b>13.2. Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p>
350	<p><b>13.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to point (b) of Article 56 CRR shall not be included.</p>
360	<p><b>13.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 59 CRR</p> <p>Point (a) of Article 59 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

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Rows	
361	<p><b>13.3. Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
362	<p><b>13.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
363	<p><b>13.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 59 CRR</p>
370	<p><b>14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 68, 69 and 70 CRR</p>
380	<p><b>14.1. Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 68 and 69 and Article 70(2) CRR</p>
390	<p><b>14.1.1. Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Article 68 and Article 70(2) CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer; and</li> <li>b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR</li> </ul>
400	<p><b>14.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 CRR</p> <p>Point (a) of Article 69 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
410	<p><b>14.2. Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p>

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Rows	
420	<p><b>14.2.1. Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with Article 66 point (b) CRR shall not be included</p>
430	<p><b>14.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 69 CRR</p> <p>Point (a) of Article 69 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
431	<p><b>14.3. Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
432	<p><b>14.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
433	<p><b>14.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 69 CRR</p>
440	<p><b>15. Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 44, 45, 47 and 49 CRR</p>
450	<p><b>15.1. Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 CRR</p>
460	<p><b>15.1.1. Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 CRR</p> <p>Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer;</li> <li>b) The amounts relating to the investments for which any alternative in Article 49 is applied; and</li> <li>c) Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR</li> </ul>

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Rows	
470	<p><b>15.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 45 CRR</p> <p>Point (a) of Article 45 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
480	<p><b>15.2. Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p>
490	<p><b>15.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR shall not be included.</p>
500	<p><b>15.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 45 CRR</p> <p>Point (a) of Article 45 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
501	<p><b>15.3. Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
502	<p><b>15.3.1. Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
503	<p><b>15.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 45 CRR</p>
510	<p><b>16. Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 58 and 59 CRR</p>

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Rows	
520	<p><b>16.1. Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 58 and 59 CRR</p>
530	<p><b>16.1.1. Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 58 CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (point (d) of Article 56 CRR); and</p> <p>b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR.</p>
540	<p><b>16.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 CRR</p> <p>Point (a) of Article 59 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
550	<p><b>16.2. Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p>
560	<p><b>16.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR shall not be included.</p>
570	<p><b>16.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 59 CRR</p> <p>Point (a) of Article 59 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

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Rows	
571	<p><b>16.3. Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
572	<p><b>16.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
573	<p><b>16.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 59 CRR</p>
580	<p><b>17. Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 68 and 69 CRR</p>
590	<p><b>17.1. Direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 68 and 69 CRR</p>
600	<p><b>17.1.1. Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 68 CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer (point (d) of Article 66 CRR); and</li> <li>b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR</li> </ul>
610	<p><b>17.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 CRR</p> <p>Point (a) of Article 69 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
620	<p><b>17.2. Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p>

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Rows	
630	<p><b>17.2.1. Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR shall not be included</p>
640	<p><b>17.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Point (114) of Article 4(1) and Article 69 CRR</p> <p>Point (a) of Article 69 CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
641	<p><b>17.3. Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
642	<p><b>17.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
643	<p><b>17.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Point (126) of Article 4(1) and Article 69 CRR</p>
650	<p><b>18. Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b></p> <p>Articles 46(4), 48(4) and 49(4) CRR</p>
660	<p><b>19. Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b></p> <p>Article 60(4) CRR</p>
670	<p><b>20. Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b></p> <p>Article 70(4) CRR</p>

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Rows	
680	<p><b>21. Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, where it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that those instruments shall also be reported on item 12.1.</p>
690	<p><b>22. Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 CRR</p> <p>A competent authority may waive the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that those instruments shall also be reported on item 15.1.</p>
700	<p><b>23. Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 13.1.</p>
710	<p><b>24. Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 16.1.</p>
720	<p><b>25. Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 CRR</p> <p>A competent authority may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that those instruments shall also be reported on item 14.1.</p>

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

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Rows	
810	<p><b>Other Systemically Important Institution buffer</b></p> <p>Point (4) Article 128 and Article 131 CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
820	<p><b>28. Own funds requirements related to Pillar II adjustments</b></p> <p>Article 104(2) CRD.</p> <p>If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this row.</p>
830	<p><b>29. Initial capital</b></p> <p>Articles 12 and 28 to 31 CRD and Article 93 CRR</p>
840	<p><b>30. Own funds based on Fixed Overheads</b></p> <p>Point (b) of Article 96(2), Article 97 and point (a) of Article 98(1) CRR</p>
850	<p><b>31. Non-domestic original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template in accordance with point (4) of Article 5(a) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor.</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
860	<p><b>32. Total original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template in accordance with point (4) of Article 5(a) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
870	<p><b>Adjustments to total own funds</b></p> <p>Article 500(4) CRR</p> <p>The difference between the amount reported in row 880 and the total own funds pursuant to CRR has to be reported in this row.</p> <p>If the SA alternative (Article 500(2) CRR) is applied, this row shall be empty.</p>

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Rows	
880	<p><b>Own funds fully adjusted for Basel I floor</b></p> <p>Article 500(4) CRR</p> <p>Total own funds pursuant to CRR adjusted as required by Article 500(4) CRR (i.e. fully adjusted to reflect differences in the calculation of own funds under Council Directive 93/6/EEC <sup>(6)</sup> and Directive 2000/12/EC of the European Parliament and of the Council <sup>(7)</sup> as those Directives stood prior to 1 January 2007 and the calculation of own funds under CRR deriving from the separate treatments of expected loss and unexpected loss under Chapter 3 of Title II of Part Three CRR) have to be reported in this position.</p> <p>If the SA alternative (Article 500(2) CRR) is applied, this row shall be empty.</p>
890	<p><b>Own funds requirements for Basel I floor</b></p> <p>Point (b) of Article 500(1) CRR</p> <p>The amount of own funds required by point (b) of Article 500(1) CRR to be held (i.e. 80 % of the total minimum amount of own funds that the institution would be required to hold under Article 4 of Directive 93/6/EEC and Directive 2000/12/EC has to be reported in this position.</p>
900	<p><b>Own funds requirements for Basel I floor – SA alternative</b></p> <p>Paragraphs 2 and 3 of Article 500 CRR</p> <p>The amount of own funds required by Article 500(2) CRR to be held (i.e. 80 % of the own funds that the institution would be required to hold under Article 92 CRR calculating risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three and Chapters 2 and 3 of Title III of Part Three CRR, as applicable, instead of in accordance with Chapter 3 of Title II of Part Three, or Chapter 4 of Title III of Part Three CRR, as applicable) has to be reported in this position.</p>
910	<p><b>Deficit of total own funds as regards the own funds requirements of the Basel I floor or SA alternative</b></p> <p>Point (b) of Article 500(1) and Article 500(2) CRR</p> <p>This row has to be filled with:</p> <ul style="list-style-type: none"> <li>— where point (b) of Article 500(1) CRR is applied and row 880 &lt; row 890: the difference between row 890 and row 880;</li> <li>— or where Article 500(2) CRR is applied and row 010 of C 01.00 &lt; row 900 of C 04.00: the difference between row 900 of C 04.00 and row 010 of C 01.00.</li> </ul>

<sup>(6)</sup> Council Directive 93/6/EEC of 15 March 1993 on the capital adequacy of investments firms and credit institutions (OJ L 141, 11.6.1993, p. 1).

<sup>(7)</sup> Directive 2000/12/EC of the European Parliament and of the Council of 20 March 2000 relating to the taking up and pursuit of the business of credit institutions (OJ L 126, 26.5.2000, p. 1).

**▼ M11****1.6. TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA5)****1.6.1. General remarks**

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

16. CA5 is structured as follows:

(a) Template 5.1 summarises the total adjustments which need to be made to the different components of own funds (reported in CA1 in accordance with the final provisions) as a consequence of the application of the transitional provisions. The elements of this template are presented as 'adjustments' to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.

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

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

18. Institutions shall only report elements in CA5 during the period where transitional provisions laid down in Part Ten CRR apply.

19. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.

**1.6.2. C 05.01 – TRANSITIONAL PROVISIONS (CA5.1)**

20. Institutions shall report in CA5.1 template the transitional provisions to own funds components as laid down in Articles 465 to 491 CRR, compared to applying the final provisions laid down in Title II of Part Two CRR.

21. Institutions shall report in rows 020 to 060 information about the transitional provisions of grandfathered instruments. The figures to be reported in columns 010 to 030 of row 060 of CA5.1 can be derived from the respective sections of CA5.2.

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

23. In rows 100 onwards institutions shall report information about the transitional provisions of unrealised gains and losses, deductions as well as additional filters and deductions.

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

## 1.6.2.1. Instructions concerning specific positions

Columns	
010	<b>Adjustments to CET1</b>
020	<b>Adjustments to AT1</b>
030	<b>Adjustments to T2</b>
040	<p><b>Adjustments included in RWAs</b></p> <p>Column 040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) CRR due to transitional provisions. The amounts reported shall consider the application of provisions of Chapter 2 or 3 of Title II of Part Three or of Title IV of Part Three in accordance with Article 92(4) CRR. That means that transitional amounts subject to Chapter 2 or 3 of Title II of Part Three shall be reported as risk weighted exposure amounts, whereas transitional amounts subject to Title IV of Part Three shall represent the own funds requirements multiplied by 12,5.</p> <p>Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts shall be memorandum items only.</p>
050	<b>Applicable percentage</b>
060	<p><b>Eligible amount without transitional provisions</b></p> <p>Column 060 includes the amount of each instrument prior the application of transitional provisions, i.e. the basis amount relevant to calculate the adjustments.</p>
Rows	
010	<p><b>1. Total adjustments</b></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from those adjustments</p>
020	<p><b>1.1. Grandfathered instruments</b></p> <p>Articles 483 to 491 CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>

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Rows	
030	1.1.1. <b>Grandfathered instruments: Instruments constituting state aid</b> Article 483 CRR
040	1.1.1.1. <b>Instruments that qualified as own funds according to 2006/48/EC</b> Paragraphs 1, 2, 4 and 6 of Article 483 CRR
050	1.1.1.2. <b>Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme</b> Paragraphs 1, 3, 5, 7 and 8 of Article 483CRR
060	1.1.2. <b>Instruments not constituting state aid</b> The amounts to be reported shall be obtained from column 060 of CA5.2 template
070	1.2. <b>Minority interests and equivalents</b> Articles 479 and 480 CRR  This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.
080	1.2.1. <b>Capital instruments and items that do not qualify as minority interests</b> Articles 479 CRR  The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation.
090	1.2.2. <b>Transitional recognition in consolidated own funds of minority interests</b> Articles 84 and 480 CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.
091	1.2.3. <b>Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital</b> Articles 85 and 480 CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.
092	1.2.4. <b>Transitional recognition in consolidated own funds of qualifying Tier 2 capital</b> Articles 87 and 480 CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.

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Rows	
100	<p><b>1.3. Other transitional adjustments</b></p> <p>Articles 467 to 478 and Article 481 CRR</p> <p>This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments.</p>
110	<p><b>1.3.1. Unrealised gains and losses</b></p> <p>Articles 467 and 468 CRR</p> <p>This row reflects the overall effect of transitional provisions on unrealised gains and losses measured at fair value.</p>
120	<p><b>1.3.1.1. Unrealised gains</b></p> <p>Article 468(1) CRR</p>
130	<p><b>1.3.1.2. Unrealised losses</b></p> <p>Article 467(1) CRR</p>
133	<p><b>1.3.1.3. Unrealised gains on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39</b></p> <p>Article 468 CRR</p>
136	<p><b>1.3.1.4. Unrealised loss on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39</b></p> <p>Article 467 CRR</p>
138	<p><b>1.3.1.5. Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Article 468 CRR</p>
140	<p><b>1.3.2. Deductions</b></p> <p>Article 36(1) and Articles 469 to 478 CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
150	<p><b>1.3.2.1. Losses for the current financial year</b></p> <p>Point (a) of Article 36(1), Articles 469(1) and 472(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row shall be the original deduction in accordance with point (a) of Article 36(1) CRR.</p> <p>Where firms have only been required to deduct material losses:</p> <ul style="list-style-type: none"> <li>— where the total interim net loss was 'material', the full residual amount would be deducted from Tier 1, or</li> <li>— where the whole total interim net loss was not 'material', no deduction of residual amount would be made.</li> </ul>

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Rows	
160	<p><b>1.3.2.2. Intangible assets</b></p> <p>Point (b) of Article 36(1), Articles 469(1) and 472(4) and Article 478 CRR</p> <p>When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 37 CRR.</p> <p>The amount to be reported in column 060 of this row shall be the original deduction in accordance with point (b) of Article 36(1) CRR.</p>
170	<p><b>1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Point (c) of Article 36(1), Articles 469(1) and 472(5) and Article 478 CRR</p> <p>When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 CRR relating to the reduction of DTA by deferred tax liabilities.</p> <p>The amount to be reported in column 060 of this row: Total amount in accordance with Article 469(1) CRR.</p>
180	<p><b>1.3.2.4. IRB shortfall of provisions to expected losses</b></p> <p>Point (d) of Articles 36(1), Articles 469(1) and 472(6) and Article 478 CRR</p> <p>When determining the amount of the above-mentioned IRB shortfall of provisions to expected losses to be deducted, institutions shall take into account the provisions of Article 40 CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (d) of Article 36(1) CRR</p>
190	<p><b>1.3.2.5. Defined benefit pension fund assets</b></p> <p>Point (e) of Article 33(1), Articles 469(1) and 472(7), Articles 473 and 478 CRR</p> <p>When determining the amount of the above-mentioned defined benefit pension fund assets to be deducted, institutions shall take into account the provisions of Article 41 CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (e) of Article 36(1)CRR</p>
194	<p><b>1.3.2.5.* of which: Introduction of amendments to IAS 19 – positive item</b></p> <p>Article 473 CRR</p>
198	<p><b>1.3.2.5.** of which: Introduction of amendments to IAS 19 – negative item</b></p> <p>Article 473 CRR</p>

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Rows	
200	<p><b>1.3.2.6. Own instruments</b></p> <p>Point (f) of Article 36(1), Articles 469(1) and 472(8) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (f) of Article 36(1)CRR.</p>
210	<p><b>1.3.2.6.1. Own CET1 instruments</b></p> <p>Point (f) of Article 36(1), Articles 469(1) and 472(8) and Article 478 CRR</p> <p>When determining the amount of the above-mentioned Own Common Equity Tier 1 instruments to be deducted, institutions shall take into account Article 42 CRR.</p> <p>Given that the treatment of the 'residual amount' differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments into 'direct' and 'indirect' holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (f) of Article 36(1) CRR.</p>
211	<p><b>1.3.2.6.1** of which: Direct holdings</b></p> <p>Point (b) of Article 469(1) and point (a) of Article 472(8) CRR</p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation.</p>
212	<p><b>1.3.2.6.1* of which: Indirect holdings</b></p> <p>Point (b) of Article 469(1) and point (b) of Article 472(8) CRR</p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation.</p>
220	<p><b>1.3.2.6.2. Own AT1 instruments</b></p> <p>Point (a) of Article 56, Article 474 and Article 475(2) and Article 478 CRR</p> <p>When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 57 CRR.</p> <p>Given that the treatment of the 'residual amount' differs depending upon the nature of the instrument (Article 475(2) CRR), institutions shall break down the above-mentioned holdings into 'direct' and 'indirect' own Additional Tier 1 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (a) of Article 56CRR.</p>

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Rows	
221	<p><b>1.3.2.6.2** of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, point (b) of Article 474 and point (a) of Article 475(2) CRR.</p>
222	<p><b>1.3.2.6.2* of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, point (b) of Article 474 and point (b) of Article 475(2) CRR.</p>
230	<p><b>1.3.2.6.3. Own T2 instruments</b></p> <p>Point (a) of Article 66, Article 476, Article 477(2) and Article 478 CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 67 CRR.</p> <p>Given that the treatment of the ‘residual amount’ differs depending upon the nature of the instrument (Article 477(2) CRR), institutions shall break down the above-mentioned holdings according to ‘direct’ and ‘indirect’ own Tier 2 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (a) of Article 66 CRR.</p>
231	<p><b>of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, point (b) of Article 476 and point (a) of Article 477(2) CRR.</p>
232	<p><b>of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, point (b) of Article 476 and point (b) of Article 477(2) CRR.</p>
240	<p><b>1.3.2.7. Reciprocal cross holdings</b></p> <p>Given that the treatment of the ‘residual amount’ differs depending whether the holding of Common Equity Tier 1, Additional Tier 1 or Tier 2 in the financial sector entity is to be considered being significant or not (Articles 472(9), 475(3) and 477(3) CRR), institutions shall break down reciprocal cross holdings according to significant investments and non-significant investments.</p>
250	<p><b>1.3.2.7.1. Reciprocal cross holdings in CET1 Capital</b></p> <p>Point (g) of Article 36(1), Articles 469(1) and 472(9) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (g) of Article 36(1)CRR.</p>

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Rows	
260	<p><b>1.3.2.7.1.1. Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (g) of Article 36(1), Article 469(1), point (a) of Article 472(9) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with point (b) of Article 469(1) CRR.</p>
270	<p><b>1.3.2.7.1.2. Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (g) of Article 36(1), Article 469(1), point (b) of Article 472(9) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with point (b) of Article 469(1) CRR</p>
280	<p><b>1.3.2.7.2. Reciprocal cross holdings in AT1 Capital</b></p> <p>Point (b) of Article 56, Article 474, Article 475(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (b) of Article 56 CRR</p>
290	<p><b>1.3.2.7.2.1. Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (b) of Article 56, Article 474, point (a) of Article 475(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with Article 475(3) CRR</p>
300	<p><b>1.3.2.7.2.2. Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (b) of Article 56, Article 474, point (b) of Article 475(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with Article 475(3) CRR.</p>
310	<p><b>1.3.2.7.3. Reciprocal cross holdings in T2 Capital</b></p> <p>Point (b) of Article 66, Article 476, Article 477(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (b) of Article 66 CRR</p>
320	<p><b>1.3.2.7.3.1. Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (b) of Article 66, Article 476, point (a) of Article 477(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with Article 477(3) CRR.</p>

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Rows	
330	<p><b>1.3.2.7.3.2. Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Point (b) of Article 66, Article 476, point (a) of Article 477(3) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount in accordance with Article 477(3) CRR.</p>
340	<p><b>1.3.2.8. Own funds instruments of financial sector entities where the institution does not have a significant investment</b></p>
350	<p><b>1.3.2.8.1. CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (h) of Article 36(1), Articles 469(1) and 472(10) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (h) of Article 36(1) CRR.</p>
360	<p><b>1.3.2.8.2. AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (c) of Article 56, Article 474, Article 475(4) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (c) of Article 56 CRR</p>
370	<p><b>1.3.2.8.3. T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Point (c) of Article 66, Article 476, Article 477(4) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (c) of Article 66 CRR.</p>
380	<p><b>1.3.2.9. Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Paragraphs 2 and 3 of Article 470 CRR</p> <p>The amount to be reported in column 060 of this row: Article 470(1) CRR</p>
385	<p><b>Deferred tax assets that are dependent on future profitability and arise from temporary differences</b></p> <p>Point (c) of Article 469(1), Article 472(5) and Article 478 CRR.</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10 % threshold in point (a) of Article 470(2) CRR.</p>
390	<p><b>1.3.2.10. Own funds instruments of financial sector entities where the institution has a significant investment</b></p>

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Rows	
400	<p><b>1.3.2.10.1. CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (i) of Article 36(1), Articles 469(1) and 472(11) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (i) of Article 36(1) CRR</p>
410	<p><b>1.3.2.10.2. AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (d) of Article 56, Article 474, Article 475(4) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (d) of Article 56CRR.</p>
420	<p><b>1.3.2.10.2. T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Point (d) of Article 66, Article 476, Article 477(4) and Article 478 CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction in accordance with point (d) of Article 66 CRR</p>
425	<p><b>1.3.2.11. Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items</b></p> <p>Article 471 CRR</p>
430	<p><b>1.3.3. Additional filters and deductions</b></p> <p>Article 481 CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p> <p>In accordance with Article 481 CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two.</p>
440	<p><b>1.3.4. Adjustments due to IFRS 9 transitional arrangements</b></p> <p>Institutions shall report information in relation with the transitional arrangements due to IFRS 9 in accordance with the applicable legal provisions.</p>

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

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

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## 1.6.3.1. Instructions concerning specific positions

Columns	
010	<b>Amount of instruments plus related share premium</b> Paragraphs 3, 4 and 5 of Article 484 CRR Instruments which are eligible for each respective row, including their related share premiums.
020	<b>Base for calculating the limit</b> Paragraphs 2, 3 and 4 of Article 486 CRR
030	<b>Applicable percentage</b> Article 486(5) CRR
040	<b>Limit</b> Paragraphs 2 to 5 of Article 486 CRR
050	<b>(-) Amount that exceeds the limits for grandfathering</b> Paragraphs 2 to 5 of Article 486 CRR
060	<b>Total grandfathered amount</b> The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA5.1.
Rows	
010	<b>1. Instruments that qualified for point (a) of Article 57 of 2006/48/EC</b> Article 484(3) CRR The amount to be reported shall include the related share premium accounts.
020	<b>2. Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 CRR</b> Article 484(4) CRR
030	<b>2.1. Total instruments without a call or an incentive to redeem</b> Article 484(4) and Article 489 CRR The amount to be reported shall include the related share premium accounts.

▼ **M11**

Rows	
040	<b>2.2. Grandfathered instruments with a call and incentive to redeem</b> Article 489 CRR
050	<b>2.2.1. Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 CRR after the date of effective maturity</b> Article 489(3) and point (a) of Article 491 CRR The amount to be reported shall include the related share premium accounts.
060	<b>2.2.2. Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 CRR after the date of effective maturity</b> Article 489(5) and point (a) of Article 491 CRR The amount to be reported shall include the related share premium accounts.
070	<b>2.2.3. Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 CRR after the date of effective maturity</b> Article 489(6) and point (c) of Article 491 CRR The amount to be reported shall include the related share premium accounts
080	<b>2.3. Excess on the limit of CET1 grandfathered instruments</b> Article 487(1) CRR The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.
090	<b>3. Items that qualified for points (e), (f), (g) or (h) of Article 57 of Directive 2006/48/EC, subject to the limit of Article 490 CRR</b> Article 484(5) CRR
100	<b>3.1. Total items without an incentive to redeem</b> Article 490 CRR
110	<b>3.2. Grandfathered items with an incentive to redeem</b> Article 490 CRR
120	<b>3.2.1. Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 CRR after the date of effective maturity</b> Article 490(3) and point (a) of Article 491 CRR The amount to be reported shall include the related share premium accounts.

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

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

## 2.1. GENERAL REMARKS

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

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

27. Institutions that obtained a waiver in accordance with Article 7 CRR shall only report the columns 010 to 060 and 250 to 400.

28. The figures reported take into account all applicable transitional provisions CRR which are applicable at the respective reporting date.

## 2.2. DETAILED GROUP SOLVENCY INFORMATION

29. The second part of template C 06.02 (detailed group solvency information) in columns 070 to 210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.

▼ **M11**

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

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

31. The objective of the third part of template C 06.02 and template C 06.01 (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.
32. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
33. As this third part of the template refers to 'contributions', the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.
34. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group's consolidated CA template by adding the amounts reported for each entity in 'Group Solvency' template. A direct link to the CA template is not possible where the 1 % threshold is not exceeded.
35. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.
36. It is possible for one consolidated group to be included within another consolidated group. That means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. A subgroup that is subject to reporting requirements shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.
37. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1 % of the total own funds of the group. That threshold does not apply in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

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

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

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

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

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Columns	Instructions
030	<p><b>INSTITUTION OR EQUIVALENT (YES/NO)</b></p> <p>‘YES’ shall be reported where the entity is subject to own funds requirements pursuant to CRR and CRD or provisions at least equivalent to Basel provisions.</p> <p>‘NO’ shall be reported otherwise.</p> <p>➔ Minority interests:</p> <p>Point (a)(ii) of Article 81(1) and point (a)(ii) of Article 82(1) CRR</p> <p>To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject to the requirements CRR by virtue of applicable national law.</p>
035	<p><b>TYPE OF ENTITY</b></p> <p>The type of entity shall be reported based on the following categories:</p> <p>(a) credit institution</p> <p>Point (1) of Article 4(1)CRR;</p> <p>(b) investment firm</p> <p>Point (2) of Article 4(1) CRR;</p> <p>(c) financial institution (other)</p> <p>Points (20), (21) and (26) of Article 4(1) CRR</p> <p>Financial institutions within the meaning of Article 4(1)(26) CRR which are not included in any of the categories (d), (f) or (g);</p> <p>(d) (mixed) financial holding company</p> <p>Points (20) and (21) of Article 4(1)CRR;</p> <p>(e) ancillary services undertaking</p> <p>Point (18) of Article 4(1) CRR;</p> <p>(f) securitisation special purpose entity (SSPE),</p> <p>Point (66) of Article 4(1)CRR;</p> <p>(g) covered bond company</p> <p>Entity set up to issue covered bonds or to hold the collateral securing a covered bond, if not included in any of the categories (a), (b) or (d) to (f) above;</p> <p>(h) other type of entity</p> <p>Entity other than those referred to in points (a) to (g).</p> <p>Where an entity is not subject to CRR and CRD, but subject to provisions at least equivalent to Basel provisions, the relevant category shall be determined on a best effort basis.</p>
040	<p><b>SCOPE OF DATA: solo fully consolidated (SF) OR solo partially consolidated (SP)</b></p> <p>‘SF’ shall be reported for individual subsidiaries fully consolidated.</p> <p>‘SP’ shall be reported for individual subsidiaries partially consolidated.</p>

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Columns	Instructions
050	<p><b>COUNTRY CODE</b></p> <p>Institutions shall report the two-letter country code referred to in ISO 3166-2.</p>
060	<p><b>SHARE OF HOLDING (%)</b></p> <p>This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with point 16 of Article 4(1) CRR, the share of holding of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.</p>
070-240	<p><b>INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</b></p> <p>The section of detailed information (i.e. columns 070 to 240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One CRR), are effectively subject to solvency requirements laid down in CRR or provisions at least equivalent to Basel provisions (i.e. reported yes in column 030).</p> <p>Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.</p> <p>The information reported in this part shall reflect the local solvency rules of the jurisdiction in which the institution is operating (therefore, for this template, it is not necessary to do a double calculation on an individual basis on the basis of the parent institution's rules). When local solvency rules differ from CRR and a comparable breakdown is not given, the information shall be completed where data are available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules.</p> <p><b>Reporting of fixed overheads of investment firms:</b></p> <p>Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio pursuant to Articles 95, 96, 97 and 98 CRR.</p> <p>The part of the total risk exposure amount related to fixed overheads shall be reported in column 100 of part 2 of this template.</p>
070	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>The sum of the columns 080 to 110 shall be reported.</p>
080	<p><b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b></p> <p>The amount to be reported in this column shall correspond to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 040 'RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES' and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 490 'TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS' of template CA2.</p>

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Columns	Instructions
090	<p><b>POSITION, FX AND COMMODITY RISKS</b></p> <p>The amount to be reported in this column shall correspond to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 520 'TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS' of template CA2.</p>
100	<p><b>OPERATIONAL RISK</b></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 590 'TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)' of the template CA2.</p> <p>Fixed overheads shall be included in this column including the row 630 'ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS' of template CA2.</p>
110	<p><b>OTHER RISK EXPOSURE AMOUNTS</b></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount not especially listed above. It shall be the sum of the amounts of rows 640, 680 and 690 of template CA2.</p>
120-240	<p><b>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</b></p> <p>The information reported in the following columns shall reflect the local solvency rules of the Member State in which the entity or subgroup is operating.</p>
120	<p><b>OWN FUNDS</b></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 010 'OWN FUNDS' of the template CA1.</p>
130	<p><b>OF WHICH: QUALIFYING OWN FUNDS</b></p> <p>Article 82 CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings and included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
140	<p><b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b></p> <p>Point (b) of Article 87(1)CRR</p>

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Columns	Instructions
150	<b>TOTAL TIER 1 CAPITAL</b> Article 25 CRR
160	<b>OF WHICH: QUALIFYING TIER 1 CAPITAL</b> Article 82 CRR This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions. Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.
170	<b>RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS</b> Point (b) of Article 85(1) CRR
180	<b>COMMON EQUITY TIER 1 CAPITAL</b> Article 50 CRR
190	<b>OF WHICH: MINORITY INTERESTS</b> Article 81 CRR This column shall only be reported for subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 84(3) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required by Article 84 CRR, where relevant, in accordance with Article 84(2), otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
200	<b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b> Point (b) of Article 84(1) CRR
210	<b>ADDITIONAL TIER 1 CAPITAL</b> Article 61 CRR

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Columns	Instructions
220	<p><b>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</b></p> <p>Articles 82 and 83 CRR</p> <p>This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 85(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required in Article 85 CRR, where relevant, in accordance with Article 85(2), otherwise on a solo basis.</p> <p>Minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
230	<p><b>TIER 2 CAPITAL</b></p> <p>Article 71 CRR</p>
240	<p><b>OF WHICH: QUALIFYING TIER 2 CAPITAL</b></p> <p>Articles 82 and 83 CRR</p> <p>This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for subsidiaries referred to in Article 87(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in Article 87 CRR, if relevant, in accordance with Article 87(2) CRR, otherwise on a solo basis.</p> <p>Minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
250-400	<b>INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</b>
250-290	<p><b>CONTRIBUTION TO RISKS</b></p> <p>The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.</p>
250	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>The sum of the columns 260 to 290 shall be reported.</p>

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Columns	Instructions
260	<p><b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b></p> <p>The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk in accordance with the CRR, excluding any amount related to transactions with other entities included in the group consolidated solvency ratio computation.</p>
270	<p><b>POSITION, FX AND COMMODITY RISKS</b></p> <p>Risk exposure amounts for market risks are to be computed at each entity level in accordance with the CRR. Entities shall report the contribution to the total risk exposure amounts for position, FX and commodity risk of the group. The sum of amounts reported here shall correspond to the amount reported in row 520 'TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS' of the consolidated report.</p>
280	<p><b>OPERATIONAL RISK</b></p> <p>In case of AMA, the reported risk exposure amounts for operational risk shall include the effect of diversification.</p> <p>Fixed overheads shall be included in this column.</p>
290	<p><b>OTHER RISK EXPOSURE AMOUNTS</b></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount for risks other than listed above.</p>
300-400	<p><b>CONTRIBUTION TO OWN FUNDS</b></p> <p>This part of the template is not intended to impose on institutions a full computation of the total capital ratio at the level of each entity.</p> <p>Columns 300 to 350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital or qualifying own funds. Subject to the threshold referred to in the last paragraph of chapter 2.3 of Part II above, columns 360 to 400 shall be reported for all consolidated entities which contribute to the consolidated own funds.</p> <p>Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not to be taken into account, only the net contribution to the group own funds shall be reported in this column (mainly the own funds raised from third parties and accumulated reserves).</p> <p>The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.</p>

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Columns	Instructions
300-350	<b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b>  The amount to be reported as 'QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS' shall be the amount as derived from Title II of Part Two CRR, excluding any fund brought in by other group entities.
300	<b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b>  Article 87 CRR
310	<b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</b>  Article 85 CRR
320	<b>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</b>  Article 84 CRR  The amount to be reported shall the amount of minority interests of a subsidiary that is included in consolidated CET1 in accordance with the CRR.
330	<b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</b>  Article 86 CRR  The amount to be reported shall the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 in accordance with the CRR.
340	<b>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</b>  Article 88 CRR  The amount to be reported shall the amount of qualifying own funds of a subsidiary that is included in consolidated T2 in accordance with the CRR.
350	<b>MEMORANDUM ITEM: GOODWILL (-)/(+) NEGATIVE GOODWILL</b>
360-400	<b>CONSOLIDATED OWN FUNDS</b>  Article 18 CRR  The amount to be reported as 'CONSOLIDATED OWN FUNDS' shall be the amount as derived from the balance sheet, excluding any fund brought in by other group entities.
360	<b>CONSOLIDATED OWN FUNDS</b>
370	<b>OF WHICH: COMMON EQUITY TIER 1</b>
380	<b>OF WHICH: ADDITIONAL TIER 1</b>

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Columns	Instructions
390	<p><b>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</b></p> <p>The contribution of each entity to the consolidated result (profit or loss (-)) shall be reported. That includes the results attributable to minority interests.</p>
400	<p><b>OF WHICH: (-) GOODWILL/(+) NEGATIVE GOODWILL</b></p> <p>Goodwill or negative goodwill of the reporting entity on the subsidiary shall be reported here.</p>
410-480	<p><b>CAPITAL BUFFERS</b></p> <p>The structure of the reporting of capital buffers for the GS template shall follow the general structure of the template CA4, using the same reporting concepts. When reporting the capital buffers for the GS template, the relevant amounts shall be reported in accordance with the provisions applicable to determine the buffer requirement for the consolidated situation of a group. Therefore, the reported amounts of capital buffers shall represent the contributions of each entity to group capital buffers. The amounts reported shall be based on the national provisions transposing CRD and on CRR, including any transitional provisions provided for therein.</p>
410	<p><b>COMBINED BUFFER REQUIREMENT</b></p> <p>Point (6) of Article 128 CRD</p>
420	<p><b>CAPITAL CONSERVATION BUFFER</b></p> <p>Point (1) of Article 128 and Article 129 CRD</p> <p>In accordance with Article 129(1) CRD, the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this cell.</p>
430	<p><b>INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER</b></p> <p>Point (2) of Article 128, Article 130 and Articles 135 to 140 CRD</p> <p>In this cell the concrete amount of the countercyclical buffer shall be reported.</p>
440	<p><b>CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE</b></p> <p>Point (d)(iv) of Article 458(2) CRR</p> <p>In this cell, the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 CRR in addition to the capital conservation buffer, shall be reported.</p>
450	<p><b>SYSTEMIC RISK BUFFER</b></p> <p>Point (5) of Article 128, Articles 133 and 134 CRD</p> <p>In this cell the amount of the systemic risk buffer shall be reported.</p>

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Columns	Instructions
470	<p><b>GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b></p> <p>Point (3) of Article 128 and Article 131 CRD</p> <p>In this cell the amount of the Global Systemically Important Institution buffer shall be reported.</p>
480	<p><b>OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b></p> <p>Point (4) of Article 128 and Article 131 CRD</p> <p>In this cell the amount of the Other Systemically Important Institution buffer shall be reported.</p>

## 3. CREDIT RISK TEMPLATES

## 3.1. GENERAL REMARKS

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

## 3.1.1. Reporting of CRM techniques with substitution effect

39. Article 235 CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.
40. Article 236 CRR describes the computation procedure of the exposure which is fully protected by unfunded protection in the case of full protection/partial protection – equal seniority.
41. Articles 196, 197 and 200 CRR regulate the funded credit protection.
42. Exposures to obligors (immediate counterparties) and protection providers which are assigned to the same exposure class shall be reported as an inflow as well as an outflow to the same exposure class.
43. The exposure type shall not change because of unfunded credit protection.
44. If an exposure is secured by an unfunded credit protection, the secured part shall be assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. However, the type of the exposure shall not change due to the change of the exposure class.
45. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure shall be risk weighted in accordance with the Standardised Approach and shall be reported in the CR SA template.

## 3.1.2. Reporting of Counterparty Credit Risk

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

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47. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk in accordance with the Standardised Approach. In particular, they provide detailed information on:

- a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes;
- b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

**3.2.2. Scope of the CR SA template**

48. In accordance with Article 112 CRR each SA exposure shall be assigned to one of the 16 SA exposure classes to calculate the own funds requirements.

49. The information in CR SA is required for the total exposure classes and individually for each of the exposure classes under the Standardised Approach. The total figures as well as the information of each exposure class are reported in a separate dimension.

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

- (a) Exposures assigned to exposure class 'items representing securitisation positions' as referred to in point (m) of Article 112 CRR, which shall be reported in the CR SEC templates.
- (b) Exposures deducted from own funds.

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

- (a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three CRR in the banking book;
- (b) Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three CRR in the trading book;
- (c) Settlement risk arising from free deliveries in accordance with Article 379 CRR in respect of all the business activities.

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

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53. In addition, CR SA includes memorandum items in rows 290 to 320 to collect further information about exposures secured by mortgages on immovable property and exposures in default.
  54. Those memorandum items shall only be reported for the following exposure classes:
    - (a) Central governments or central banks (point (a) of Article 112 CRR);
    - (b) Regional governments or local authorities (point (b) of Article 112 CRR)
    - (c) Public sector entities (point (c) of Article 112 CRR);
    - (d) Institutions (point (f) of Article 112 CRR);
    - (e) Corporates (point (g) of Article 112 CRR);
    - (f) Retail (point (h) of Article 112 CRR).
  55. The reporting of the memorandum items shall affect neither the calculation of the risk weighted exposure amounts of the exposure classes referred to in points (a) to (c) and (f) to (h) of Article 112 CRR nor of the exposure classes referred to in points (i) and (j) of Article 112 CRR reported in template CR SA.
  56. The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates' and 'Retail' of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'. The figures reported, however, are the same as used to calculate the risk weighted exposure amounts in the exposure classes 'in default' or 'secured by immovable property'.
  57. E.g. if an exposure, the risk exposure amounts of which are calculated in accordance with Article 127 CRR and the value adjustments are less than 20 %, then that information shall be reported in CR SA, row 320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution, then that information shall also be reported in row 320 of exposure class 'institutions'.
- 3.2.3. Assignment of exposures to exposure classes under the Standardised Approach
58. In order to ensure a consistent categorisation of exposures into the different exposure classes referred to in Article 112 CRR the following sequential approach shall be applied:
    - (a) In a first step, the Original exposure pre-conversion factors shall be classified into the corresponding (original) exposure class referred to in Article 112 CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

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

- (b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.
59. The following criteria shall apply to for the classification of the Original exposure pre-conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
60. For the purpose of classifying the original exposure pre-conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class referred to in point (i) of Article 112 CRR (exposures secured by mortgages on immovable property).
61. Article 112 CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (point (n) of Article 112 CRR) and exposures to institutions (point (f) of Article 112 CRR)/exposures to corporates (point (g) of Article 112 CRR). In that case, it is clear that there is an implicit prioritisation in CRR since it shall be assessed first if a certain exposure is fit for being assigned to Short-term exposures to institutions and corporates and only afterwards assessed if it fits for being assigned to exposures to institutions or exposures to corporates. Otherwise it is obvious that the exposure class referred to in point (n) of Article 112 CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but is not the only one. It is worth noting that the criteria used for establishing the exposure classes under the Standardised Approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non-disjoint groupings.
62. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre-conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below, using a decision tree scheme, are based on the assessment of the conditions explicitly laid down in CRR for an exposure to fit in a certain exposure class and, if that is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. Therefore, the outcome of the exposure assignment process for reporting purposes shall be in line with CRR provisions. That does not prohibit institutions from applying other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.

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63. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to an exposure class, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. That will be the case where in the absence of prioritisation criteria one exposure class is a subset of others. Therefore, the criteria graphically depicted in the following decision tree would work on a sequential process.
64. With this background the assessment ranking in the decision tree mentioned below shall follow the following order:
  1. Securitisation positions;
  2. Items associated with particular high risk;
  3. Equity exposures
  4. Exposures in default;
  5. Exposures in the form of units or shares in collective investment undertakings ('CIU')/Exposures in the form of covered bonds (disjoint exposure classes);
  6. Exposures secured by mortgages on immovable property;
  7. Other items;
  8. Exposures to institutions and corporates with a short-term credit assessment;
  9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.
65. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach (paragraphs 3, 4 and 5 of Article 132 CRR) is used, the underlying individual exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of Exposures in the form of units or shares in collective investment undertakings ('CIU').
66. 'nth' to default credit derivatives, as specified in Article 134(6) CRR that are rated shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the 'Other items' exposure class. In that latter case, the nominal amount of the contract shall be reported as the Original exposure pre-conversion factors in the line for 'Other risk weights' (the risk weight used shall be that specified by the sum indicated under Article 134(6) CRR.
67. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

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DECISION TREE ON HOW TO ASSIGN THE ORIGINAL EXPOSURE PRE-CONVERSION FACTORS TO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH IN ACCORDANCE WITH THE CRR

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

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

Exposures to central governments or central banks  
 Exposures to regional governments or local authorities  
 Exposures to public sector entities  
 Exposures to multilateral development banks  
 Exposures to international organisations  
 Exposures to institutions  
 Exposures to corporates  
 Retail exposures

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

3.2.4.1. Exposure Class ‘Institutions’

68. Intra-group exposures referred to in paragraphs 6 and 7 of Article 113 CRR shall be reported as follows:

69. Exposures which fulfil the requirements of Article 113(7) CRR shall be reported in the respective exposure classes where they would be reported if they were not intra-group exposures.

70. According to paragraphs 6 and 7 of Article 113 CRR an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of that Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC. That means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12(1) of Council Directive 83/349/EEC <sup>(8)</sup>. Therefore intra-group exposures shall be reported in the corresponding exposure class.

3.2.4.2. Exposure Class ‘Covered Bonds’

71. SA exposures shall be assigned to the exposure class ‘covered bonds’ as follows:

72. Bonds referred to in Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council <sup>(9)</sup> shall fulfil the requirements of paragraphs 1 and 2 of Article 129 CRR to be classified in the exposure class ‘Covered Bonds’. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds referred to in Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007 shall also be assigned to the exposure class ‘Covered Bonds’ pursuant to Article 129(6) CRR.

3.2.4.3. Exposure class ‘Collective Investment Undertakings’

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

3.2.5. Instructions concerning specific positions

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

<sup>(8)</sup> Seventh Council Directive 83/349/EEC of 13 June 1983 based on the Article 54(3)(g) of the Treaty on consolidated accounts (OJ L 193, 18.7.1983, p. 1).

<sup>(9)</sup> Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

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Columns	
	<p>1. For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Chapter 6 of Title II of Part Three CRR or subject to point (f) of Article 92(3) CRR, the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk calculated in accordance with the methods laid down Chapter 6 of Title II of Part Three CRR.</p> <p>2. Exposure values for leases shall be subject to Article 134(7) CRR.</p> <p>3. In the case of on-balance sheet netting as laid down in Article 219 CRR, the exposure values shall be reported taking into account the amount of the received cash collateral.</p> <p>4. In the case of master netting agreements covering repurchase transactions, securities, commodities lending, borrowing transactions or other capital market driven transactions subject to Chapter 6 of Title II of Part Three CRR, the effect of Funded Credit Protection in the form of master netting agreements referred to in Article 220(4) CRR shall be reflected in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to Chapter 6 of Title II of Part Three CRR, E* as calculated in accordance with Articles 220 and 221 CRR shall be reported in column 010 of the CR SA template.</p>
030	<p><b>(-) Value adjustments and provision associated with the original exposure</b></p> <p><b>Article 24 and 111 CRR</b></p> <p>Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject</p>
040	<p><b>Exposure net of value adjustments and provisions</b></p> <p>Sum of columns 010 and 030</p>
050 – 100	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation techniques as defined in point (57) of Article 4(1) CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as described below in ‘Substitution of the exposure due to CRM’.</p> <p>Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p> <p>Items to be reported here:</p> <ul style="list-style-type: none"> <li>— collateral, incorporated in accordance with the Financial Collateral Simple Method;</li> <li>— eligible unfunded credit protection.</li> </ul> <p>Please also see instructions of point 3.1.1.</p>
050 – 060	<p><b>Unfunded credit protection: adjusted values (G<sub>A</sub>)</b></p> <p>Article 235 CRR</p> <p>Article 239(3) CRR contains the formula for the calculation of the adjusted value G<sub>A</sub> of an unfunded credit protection.</p>

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Columns	
050	<b>Guarantees</b> Article 203 CRR Unfunded Credit Protection as defined in point (59) of Article 4(1) CRR which does not include Credit Derivatives.
060	<b>Credit derivatives</b> Article 204 CRR
070 – 080	<b>Funded credit protection</b> These columns refer to funded credit protection as defined in point (58) of Article 4(1) CRR and subject to the rules laid down in Articles 196, 197 and 200 CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre-conversion factors). Investments in credit linked notes as referred to in Article 218 CRR and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 CRR shall be treated as cash collateral.
070	<b>Financial collateral: simple method</b> Paragraphs 1 and 2 of Article 222 CRR.
080	<b>Other funded credit protection</b> Article 232 CRR.
090 – 100	<b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b> Article 222(3), paragraphs 1 and 2 of Article 235 and Article 236 CRR Outflows shall correspond to the covered part of the Original Exposure pre-conversion factors that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. That amount shall be considered as an inflow into the protection provider's exposure class. Inflows and outflows within the same exposure classes shall also be reported. Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.
110	<b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</b> Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE

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Columns	
120-140	<p><b>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD</b></p> <p>Articles 223 to 228 CRR. They also include credit linked notes (Article 218 CRR)</p> <p>Credit linked notes as referred to in Article 218 CRR and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 CRR shall be treated as cash collateral.</p> <p>The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, shall be calculated in accordance with Articles 223 to 228 CRR.</p>
120	<p><b>Volatility adjustment to the exposure</b></p> <p>Paragraphs 2 and 3 of Article 223 CRR.</p> <p>The amount to be reported is the impact of the volatility adjustment to the exposure <math>(EVA-E) = E * H_e</math></p>
130	<p><b>(-) Financial collateral adjusted value (Cvam)</b></p> <p>Article 239(2) CRR.</p> <p>For trading book operations, financial collateral and commodities eligible for trading book exposures in accordance with points (c) to (f) of Article 299(2) CRR shall be included.</p> <p>The amount to be reported corresponds to <math>Cvam = C * (1 - H_c - H_{fx}) * (t - t^*) / (T - t^*)</math>. For a definition of C, H<sub>c</sub>, H<sub>fx</sub>, t, T and t* see Sections 4 and 5 of Chapter 4 of Title II of Part Three CRR.</p>
140	<p><b>(-) Of which: Volatility and maturity adjustments</b></p> <p>Article 223(1) CRR and Article 239(2) CRR.</p> <p>The amount to be reported is the joint impact of volatility and maturity adjustments <math>(Cvam - C) = C * [(1 - H_c - H_{fx}) * (t - t^*) / (T - t^*) - 1]</math>, where the impact of volatility adjustment is <math>(Cva - C) = C * [(1 - H_c - H_{fx}) - 1]</math> and the impact of maturity adjustments is <math>(Cvam - Cva) = C * (1 - H_c - H_{fx}) * [(t - t^*) / (T - t^*) - 1]</math></p>
150	<p><b>Fully adjusted exposure value (E*)</b></p> <p>Article 220(4), Article 223(2) to (5) and Article 228(1) CRR.</p>
160 – 190	<p><b>Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</b></p> <p>Article 111(1) and point (56) of Article 4(1) CRR. See also Articles 222(3) and 228(1) CRR.</p> <p>The figures reported shall be the fully adjusted exposure values before application of the conversion factor.</p>

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Columns	
200	<p><b>Exposure value</b></p> <p>Article 111 CRR and Section 4 of Chapter 4 of Title II of Part Three CRR.</p> <p>Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights in accordance with Article 113 and Section 2 of Chapter 2 of Title II of Part Three CRR.</p>
210	<p><b>Of which: Arising from Counterparty Credit Risk</b></p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Chapter 6 of Title II of Part Three CRR, the exposure value for Counterparty Credit Risk calculated in accordance with the methods laid down in Sections 2 to 5 of Chapter 6 of Title II of Part Three CRR.</p>
215	<p><b>Risk weighted exposure amount pre SME-supporting factor</b></p> <p>Paragraphs 1 to 5 of Article 113CRR, without taking into account the SME-supporting factor laid down in Article 501 CRR.</p>
220	<p><b>Risk weighted exposure amount after SME-supporting factor</b></p> <p>Paragraphs 1 to 5 of Article 113CRR, taking into account the SME-supporting factor laid down in Article 501 CRR.</p>
230	<p><b>Of which: with a credit assessment by a nominated ECAI</b></p> <p>Points (a) to (d), (f), (g), (l), (n), (o) and (q) of Article 112 CRR</p>
240	<p><b>Of which: with a credit assessment derived from central government</b></p> <p>Points (b) to d), (f), (g), (l) and (o) of Article 112 CRR</p>
Rows	Instructions
010	<b>Total exposures</b>
015	<p><b>of which: Defaulted exposures in exposure classes ‘items associated with a particular high risk’ and ‘equity exposures’</b></p> <p>Article 127 CRR</p> <p>This row shall only be reported in exposure classes ‘Items associated with a particular high risk’ and ‘Equity exposures’.</p> <p>An exposure that is either listed in Article 128(2) CRR or meets the criteria set in Article 128(3) or Article 133 CRR shall be assigned to the exposure class ‘Items associated with particular high risk’ or ‘Equity exposures’. Consequently, there shall be no other allocation, even in case of an exposure in default as referred to in Article 127 CRR.</p>

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Rows	Instructions
020	<p><b>of which: SME</b></p> <p>All exposures to SME shall be reported here.</p>
030	<p><b>of which: Exposures subject to the SME-supporting factor</b></p> <p>Only exposures which meet the requirements of Article 501 CRR shall be reported here.</p>
040	<p><b>of which: Secured by mortgages on immovable property – Residential property</b></p> <p>Article 125 CRR</p> <p>Only reported in exposure class ‘Secured by mortgages on immovable property’</p>
050	<p><b>of which: Exposures under the permanent partial use of the Standardised Approach</b></p> <p>Exposures to which the Standardised Approach has been applied in accordance with Article 150(1) CRR</p>
060	<p><b>of which: Exposures under the Standardised Approach with prior supervisory permission to carry out a sequential IRB implementation</b></p> <p>Article 148(1) CRR</p>
070-130	<p><b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</b></p> <p>Reporting institution’s ‘banking book’ positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p> <p>Exposures to counterparty credit risk arising from the trading book business of the institution as referred to in point (f) of Article 92(3) and Article 299(2) CRR shall be assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94(1) CRR also break down their ‘trading book’ positions following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p>
070	<p><b>On balance sheet exposures subject to credit risk</b></p> <p>Assets referred to in Article 24 CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 090, 110 and 130, and therefore shall not be reported in this row.</p> <p>Free deliveries as referred to in Article 379(1) CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP as defined in point (90) of Article 4(1)) CRR shall be included if not reported in row 080.</p>

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Rows	Instructions
080	<p><b>Off balance sheet exposures subject to credit risk</b></p> <p>Off-balance sheet positions comprise the items listed in Annex I CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 090, 110 and 130 and therefore not be reported in this row.</p> <p>Exposures arising from assets posted to a CCP as defined in point (90) of Article 4(1) CRR shall be included if they are considered as off-balance sheet items.</p>
090-130	<b>Exposures/Transactions subject to counterparty credit risk</b>
090	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) Repurchase and reverse repurchase agreements as defined in point (82) of Article 4(1) CRR as well as securities or commodities lending and borrowing transactions; (ii) margin lending transactions as defined in Article 272(3) CRR.</p>
100	<p><b>Of which: centrally cleared through a QCCP</b></p> <p>Article 306 CRR for qualifying CCPs as defined in point (88) of Article 4(1) CRR in accordance with Article 301(2) CRR.</p> <p>Trade exposures, as defined in point (91) of Article 4(1) CRR, to a CCP</p>
110	<p><b>Derivatives and Long Settlement Transactions</b></p> <p>Derivatives comprise the contracts listed in Annex II to the CRR.</p> <p>Long Settlement Transactions as defined in Article 272(2) CRR.</p> <p>Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 130, shall not be reported in this row.</p>
120	<p><b>Of which: centrally cleared through a QCCP</b></p> <p>Article 306 CRR for qualifying CCPs as defined in point (88) of Article 4(1) CRR in accordance with Article 301(2) CRR</p> <p>Trade exposures, as defined in point (91) of Article 4(1) CRR, to a CCP</p>

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Rows	Instructions
130	<b>From Contractual Cross Product Netting</b>  Exposures that due to the existence of a contractual cross product netting (as defined in Article 272(11) CRR) cannot be assigned to either Derivatives & Long Settlement Transactions or Securities Financing Transactions, shall be included in this row.
140-280	<b>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</b>
140	<b>0 %</b>
150	<b>2 %</b>  Article 306(1) CRR
160	<b>4 %</b>  Article 305(3) CRR
170	<b>10 %</b>
180	<b>20 %</b>
190	<b>35 %</b>
200	<b>50 %</b>
210	<b>70 %</b>  Point (c) of Article 232(3) CRR.
220	<b>75 %</b>
230	<b>100 %</b>
240	<b>150 %</b>
250	<b>250 %</b>  Articles 133(2) and 48(4) CRR
260	<b>370 %</b>  Article 471 CRR
270	<b>1 250 %</b>  Article 133(2) and Article 379 CRR
280	<b>Other risk weights</b>  This row is not available for exposure classes Government, Corporates, Institutions and Retail.  For reporting those exposures not subject to the risk weights listed in the template.  Paragraphs 1 to 5 of Article 113 CRR.  Unrated nth-to-default credit derivatives under the Standardised Approach (Article 134(6) CRR) shall be reported in this row under the exposure class 'Other items'.  See also Article 124(2) and point (b) of Article 152(2) CRR.

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Rows	Instructions
290-320	<b>Memorandum Items</b> See also the explanation of the purpose of the memorandum items in the general section of the CR SA.
290	<b>Exposures secured by mortgages on commercial immovable property</b> Point (i) of Article 112 CRR This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property as referred to in Article 124 and 126 CRR the exposures shall be broken down and reported in this row if the exposures are secured by commercial real estate.
300	<b>Exposures in default subject to a risk weight of 100 %</b> Point (j) of Article 112 CRR Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.
310	<b>Exposures secured by mortgages on residential property</b> Point (i) of Article 112 CRR This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property in accordance with Article 124 and 125 CRR the exposures shall be broken down and reported in this row if the exposures are secured by real estate property.
320	<b>Exposures in default subject to a risk weight of 150 %</b> Point (j) of Article 112 CRR Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.

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

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

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

- i. Credit risk in the banking book, among which:
  - Counterparty credit risk in the banking book;
  - Dilution risk for purchased receivables;
- ii. Counterparty credit risk in the trading book;
- iii. Free deliveries resulting from all business activities.

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

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

- i. Equity exposures, which are reported in the CR EQU IRB template;
- ii. Securitisation positions, which are reported in the CR SEC and/or CR SEC Details templates;
- iii. 'Other non credit-obligation assets', as referred to in point (g) of Article 147(2) CRR. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, in accordance with Article 156 CRR. The risk weighted exposure amounts for this exposure class shall be reported directly in the CA-Template;
- iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

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

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

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

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

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

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

### 3.3.2. Breakdown of the CR IRB template

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

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## 1. Total

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

## 2. Central banks and central governments

(point (a) of Article 147(2) CRR)

## 3. Institutions

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

## 4.1) Corporate – SME

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

## 4.2) Corporate – Specialised lending

(Article 147(8) CRR)

## 4.3) Corporate – Other

(All exposures to corporates as referred to in point (c) of Article 147(2) CRR, not reported under 4.1 and 4.2).

## 5.1) Retail – Secured by immovable property SME

(Retail exposures as referred to in point (d) of Article 147(2) CRR in conjunction with Article 154(3) CRR which are secured by immovable property).

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

(Retail exposures as referred to in point (d) of Article 147(2) CRR which are secured by immovable property and not reported under 5.1).

## 5.3) Retail – Qualifying revolving

(Retail exposures as referred to in point (d) of Article 147(2) CRR in conjunction with Article 154(4) CRR).

## 5.4) Retail – Other SME

(Retail exposures as referred to in point (d) of Article 147(2) CRR not reported under 5.1 and 5.3).

## 5.5) Retail – Other non – SME

(Retail exposures as referred to in point (d) of Article 147(2) CRR which were not reported under 5.2 and 5.3).

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

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## 3.3.3.1. Instructions concerning specific positions

Columns	Instructions
010	<p><b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b></p> <p>The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures), the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The exposure value (column 110) shall be used for the calculation of the exposure-weighted average PD.</p>
	<p>For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report in accordance with an internal master scale, that scale shall be used.</p> <p>Otherwise, the different rating systems shall be merged and ordered in accordance with the following criteria: Obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>Institutions shall contact their competent authority in advance if they want to report a different number of grades in comparison with the internal number of grades.</p> <p>For the purposes of weighting the average PD, the exposure value reported in column 110 shall be used. All exposures, including defaulted exposures, are to be considered for the calculation of the exposure weighted average PD (e.g. for 'total exposure'). Defaulted exposures shall be those assigned to the last rating grade/s with a PD of 100 %.</p>
020	<p><b>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</b></p> <p>Institutions shall report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value shall be reported in accordance with Article 24 CRR and paragraphs 1, 2, 4, 5, 6 and 7 of Article 166 CRR.</p> <p>The effect resulting from Article 166(3) CRR (effect of on balance sheet netting of loans and deposits) shall be reported separately as Funded Credit Protection and shall therefore not reduce the Original Exposure.</p>

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Columns	Instructions
030	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the original exposure pre-conversion factor for all exposures of entities referred to in Article 142(4) and (5) CRR subject to the higher correlation determined in accordance with Article 153(2) CRR.</p>
040-080	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation as defined in point (57) of Article 4(1) CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in 'SUBSTITUTION OF THE EXPOSURE DUE TO CRM'.</p>
040-050	<p><b>UNFUNDED CREDIT PROTECTION</b></p> <p>Unfunded credit protection as defined in point (59) of Article 4(1) CRR.</p> <p>Collateral that has an effect on the exposure (e.g. used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p>
040	<p><b>GUARANTEES:</b></p> <p>Where own estimates of LGD are not used, the Adjusted Value (<math>G_A</math>) as defined in Article 236(3) CRR shall be provided.</p> <p>When own estimates of LGD are used in accordance with Article 183 CRR, the relevant value used in the internal model shall be reported.</p> <p>Guarantees shall be reported in column 040 where the adjustment is not made in the LGD. Where the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 150.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 220.</p>
050	<p><b>CREDIT DERIVATIVES:</b></p> <p>Where own estimates of LGD are not used, the Adjusted Value (<math>G_A</math>) as defined in Article 236(3) CRR shall be provided.</p> <p>Where own estimates of LGD are used in accordance with Article 183 CRR, the relevant value used in the internal modelling shall be reported.</p> <p>Where the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 160.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 220.</p>

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Columns	Instructions
060	<p><b>OTHER FUNDED CREDIT PROTECTION</b></p> <p>Collateral that has an effect on the exposure (e.g. where used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p> <p>Where own estimates of LGD are not used, Article 232 CRR shall be applied.</p> <p>Where own estimates of LGD are used, those credit risk mitigation that complies with the conditions in Article 212 CRR shall be reported. The relevant value used in the internal model shall be reported.</p> <p>The amount shall be reported in column 060 where the adjustment is not made in the LGD. Where an adjustment is made in the LGD, that amount shall be reported in column 170.</p>
070-080	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p>Outflows shall correspond to the covered part of the original exposure pre-conversion factors, that is deducted from the obligor's exposure class and, where relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, where relevant, obligor grade or pool. That amount shall be considered as an inflow into the protection provider's exposure class and, where relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, where relevant, obligor grades or pools, shall also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
090	<p><b>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p>
100, 120	<p><b>Of which: Off Balance Sheet Items</b></p> <p>See CR-SA instructions</p>
110	<p><b>EXPOSURE VALUE</b></p> <p>The exposure value determined in accordance with Article 166 CRR and the second sentence of Article 230(1) CRR shall be reported.</p> <p>For the instruments referred to in Annex I, the credit conversion factors (paragraphs 8, 9 and 10 of Article 166 CRR), irrespective of the approach chosen by the institution, shall be applied.</p> <p>For rows 040-060 (securities financing transactions, derivatives and long settlement transactions and exposures from contractual cross-product netting), subject to Chapter 6 of Title II of Part Three CRR, the Exposure Value shall be the same as the value for Counterparty Credit Risk calculated in accordance with Sections 3 to 7 of Chapter 6 of Title II of Part Three CRR. Those values shall be reported in this column and not column 130 'Of which: arising from counterparty credit risk'.</p>

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Columns	Instructions
130	<p><b>Of which: Arising from counterparty Credit Risk</b></p> <p>See CR SA instructions.</p>
140	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the exposure value for all exposures to entities referred to in Article 142(4) and (5) CRR subject to the higher correlation determined in accordance with Article 153(2) CRR.</p>
150-210	<p><b>CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT</b></p> <p>CRM techniques that have an impact on LGDs as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.</p> <p>Where own estimates of LGD are not used, Article 228(2), Article 230(1) and (2) and Article 231 CRR shall be taken into account.</p> <p>Where own estimates of LGD are used:</p> <ul style="list-style-type: none"> <li>— Regarding unfunded credit protection, for exposures to central governments, central banks, institutions and corporates, Article 161(3) CRR shall be taken into account. For retail exposures, Article 164(2) CRR shall be taken into account.</li> <li>— Regarding funded credit protection, the collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR.</li> </ul>
150	<p><b>GUARANTEES</b></p> <p>See instructions to column 040.</p>
160	<p><b>CREDIT DERIVATIVES</b></p> <p>See instructions to column 050.</p>
170	<p><b>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</b></p> <p>The relevant value used in the internal modelling of the institution.</p> <p>Those credit risk mitigants that comply with the criteria in Article 212 CRR.</p>
180	<p><b>ELIGIBLE FINANCIAL COLLATERAL</b></p> <p>For trading book operations, financial instruments and commodities eligible for trading book exposures in accordance with points (c) to (f) of Article 299(2) CRR shall be included. Credit linked notes and on-balance sheet netting in accordance with Section 4 of Chapter 4 of Title II of Part Three CRR shall be treated as cash collateral.</p>

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Columns	Instructions
	<p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 1 to 4 of Article 193 and Article 194(1) CRR. The adjusted value (Cvam) as set out in Article 223(2) CRR shall be reported.</p> <p>Where own estimates of LGD are used, the financial collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR. The amount to be reported shall be the estimated market value of the collateral.</p>
190-210	<p><b>OTHER ELIGIBLE COLLATERAL</b></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 1 to 8 of Article 199 CRR and Article 229 CRR.</p> <p>Where own estimates of LGD are used, other collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR.</p>
190	<p><b>REAL ESTATE</b></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 2, 3 and 4 of Article 199 CRR and shall be reported in this column. Leasing of real estate property shall also be included (see Article 199(7) CRR). See also Article 229 CRR.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value.</p>
200	<p><b>OTHER PHYSICAL COLLATERAL</b></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 6 and 8 of Article 199 CRR and shall be reported in this column. Leasing of property different from real estate shall also be included (see Article 199(7) CRR). See also Article 229(3) CRR.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>
210	<p><b>RECEIVABLES</b></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with Articles 199(5) and 229(2) CRR and shall be reported in this column.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>
220	<p><b>SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION</b></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment taking into account Article 202 and Article 217(1) CRR. See also columns 040 'Guarantees' and 050 'Credit derivatives'.</p>

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Columns	Instructions
230	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>All the impact of CRM techniques on LGD values as specified in Chapters 3 and 4 of Title II of Part Three CRR shall be considered. In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) CRR.</p> <p>For defaulted exposures, point (h) of Article 181(1) CRR shall be taken into account.</p> <p>The exposure value referred to in column 110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All effects shall be considered (so the floor applicable to mortgages shall be included in the reporting).</p> <p>For institutions applying the IRB Approach but not using their own estimates of LGD, the risk mitigation effects of financial collateral shall be reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* as referred to in Article 228(2) CRR.</p> <p>The exposure weighted average LGD associated to each PD 'obligor grade or pool' shall result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of column 110.</p> <p>Where own estimates of LGD are applied, Article 175 and paragraphs 1 and 2 of Article 181 CRR shall be taken into account.</p> <p>In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) CRR.</p> <p>The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p> <p>Data shall not be reported for specialised lending exposures referred to in Article 153(5).</p> <p>Exposures and the respective LGDs for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 230, but only be included in the calculation of column 240.</p>
240	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Exposure weighted average LGD (%) for all exposures to large financial sector entities as defined in Article 142(4) CRR and to unregulated financial sector entities as defined in Article 142(5) CRR subject to the higher correlation determined in accordance with Article 153(2) CRR.</p>

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Columns	Instructions
250	<p><b>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</b></p> <p>The value reported shall be determined in accordance with Article 162 CRR. The exposure value (column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity shall be reported in days.</p> <p>This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. That means that this column shall not be filled in for the exposure class 'retail'.</p>
255	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>For central governments and central banks, corporate and institutions, see paragraphs 1 and 3 of Article 153 CRR. For retail, see Article 154(1) CRR.</p> <p>The SME-supporting factor referred to in Article 501(1) CRR shall not be taken into account.</p>
260	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>For central governments and central banks, corporate and institutions, see paragraphs 1 and 3 of Article 153 CRR. For retail, see Article 154(1) CRR.</p> <p>The SME-supporting factor referred to in Article 501(1) CRR shall be taken into account.</p>
270	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures to large financial sectors entities as defined in Article 142(4) CRR and to unregulated financial sector entities as defined in Article 142(5) CRR, subject to the higher correlation determined in accordance with Article 153(2) CRR.</p>
280	<p><b>EXPECTED LOSS AMOUNT</b></p> <p>For the definition of Expected Loss, see Article 5(3) CRR and, for the calculation of expected loss amounts, see Article 158 CRR. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
290	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value Adjustments as well as specific and general credit risk adjustments in accordance with Article 159 CRR shall be reported. General credit risk adjustments shall be reported by assigning the amount pro rata on the basis of the expected loss of the different obligor grades.</p>

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Columns	Instructions
300	<p><b>NUMBER OF OBLIGORS</b></p> <p>Paragraphs 1 and 2 of Article 172 CRR.</p> <p>For all exposure classes, with the exception of the exposure class retail and the cases mentioned in the second sentence of point (e) of Article 172(1) CRR, the institution shall report the number of legal entities/obligors which were separately rated, regardless of the number of different loans or exposures granted.</p> <p>Within the exposure class retail, or if separate exposures to the same obligor are assigned to different obligor grades in accordance with the second sentence of point (e) of Article 172(1) CRR in other exposure classes, the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172(2) CRR applies, an obligor may be considered in more than one grade.</p> <p>As this column deals with an element of the structure of the rating systems, it relates to the original exposures pre-conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).</p>
Rows	Instructions
010	<b>TOTAL EXPOSURES</b>
015	<p><b>of which: Exposures subject to SME-supporting factor</b></p> <p>Only exposures which meet the requirements of Article 501(2) CRR shall be reported here.</p>
020-060	<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>
020	<p><b>On balance sheet items subject to credit risk</b></p> <p>Assets referred to in Article 24 CRR shall not be included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries as referred to in Article 379(1) CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP as defined in point (91) of Article 4(1) CRR shall be included if not reported in row 030.</p>

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Rows	Instructions
030	<p><b>Off balance sheet items subject to credit risk</b></p> <p>Off-balance sheet items shall comprise those items that are listed in Annex I CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting, shall be reported in rows 040-060 and, therefore, not in this row.</p> <p>Exposures arising from assets posted to a CCP as defined in point (91) of Article 4(1) CRR shall be included if they are considered as off-balance sheet items.</p>
040-060	<p><b>Exposures/Transactions subject to counterparty credit risk</b></p>
040	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) repurchase and reverse repurchase agreements as defined in point (82) of Article 4(1) CRR as well as securities or commodities lending and borrowing transactions and (ii) margin lending transactions as defined in Article 272(3) CRR.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><b>Derivatives and Long Settlement Transactions</b></p> <p>Derivatives comprise those contracts that are listed in Annex II CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 060 shall not be reported in this row.</p>
060	<p><b>From Contractual Cross Product Netting</b></p> <p>See CR SA instructions</p>
070	<p><b>EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</b></p> <p>For exposures to corporates, institutions and central governments and central banks, see point (6) of Article 142(1) and point (c) of Article 170(1) CRR.</p> <p>For retail exposures see point (b) of Article 170(3) CRR. For exposures arising from purchased receivables, see Article 166(6) CRR.</p> <p>Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180.</p> <p>Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>A master scale is not used. Instead, institutions shall determine the scale to be used themselves.</p>

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Rows	Instructions
080	<b>SPECIALISED LENDING SLOTTING CRITERIA: TOTAL</b> Article 153(5) CRR. This shall only apply to the exposure classes corporates, institutions and central governments and central banks.
090-150	<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALISED LENDING SLOTTING CRITERIA:</b>
120	<b>Of which: In category 1</b> Table 1 of Article 153(5) CRR
160	<b>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</b> Paragraphs 1 and 2 of Article 193, paragraphs 1 to 7 of Article 194 and Article 230(3) CRR
170	<b>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</b> Exposures arising from free deliveries for which the alternative treatment referred to in the last sentence of the first subparagraph of Article 379(2) CRR is used, or for which a 100 % risk weight is applied in accordance with the last subparagraph of Article 379(2) CRR. Unrated nth-to-default credit derivatives in accordance with Article 153(8) CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.
180	<b>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</b> See point (53) of Article 4(1) CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 157(1) CRR. In accordance with Article 166(6) CRR, the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.

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

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

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

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

79. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in point (4) of Article 5(a) of this Implementing Regulation shall submit information broken down by country regarding the domestic country as well as any non-domestic country. The threshold shall be considered only in relation to the CR GB 1 and CR GB 2 templates. Exposures to supranational organisations shall be assigned to the geographical area 'other countries'.
80. The term 'residence of the obligor' refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries', irrespective of the exposure class where the exposure to supranational organisations is assigned.
81. Data regarding 'original exposure pre-conversion factors' shall be reported referring to the country of residence of the immediate obligor. Data regarding 'exposure value' and 'Risk weighted exposure amounts' shall be reported as of the country of residence of the ultimate obligor.

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

##### 3.4.1.1. Instructions concerning specific positions

Columns	
010	<b>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</b>  Same definition as for column 010 of CR SA template
020	<b>Defaulted exposures</b>  Original exposure pre-conversion factors for those exposures which have been classified as 'exposures in default' and for defaulted exposures assigned to the exposure classes 'exposures associated with particularly high risk' or 'equity exposures'.  This 'memorandum item' shall provide additional information about the obligor structure of defaulted exposures. Exposures classified as 'exposures in default' as referred to in point (j) of Article 112 CRR shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes 'exposures in default'.

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Columns	
	This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure classes ‘exposures in default’, ‘exposures associated with particularly high risk’ or ‘equity exposures’ as referred to in points (j), (k) and (p) of Article 112 CRR.
040	<b>Observed new defaults for the period</b> The amount of original exposures which have moved into exposure class ‘Exposures in default’ during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	<b>General credit risk adjustments</b> Credit risk adjustments as referred to in Article 110 CRR. This item shall include the general credit risk adjustments that are eligible for inclusion in T2 capital, before the application of the cap referred to in point (e) of Article 62 CRR. The amount to be reported shall be gross of tax effects.
055	<b>Specific credit risk adjustments</b> Credit risk adjustments as referred to in Article 110 CRR.
060	<b>Write-offs</b> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<b>Credit risk adjustments/write-offs for observed new defaults</b> Sum of credit risk adjustments and write-offs for those exposures which were classified as ‘defaulted exposures’ during the 3-month period since the last data submission.
075	<b>Exposure value</b> Same definition as for column 200 of CR SA template
080	<b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b> Same definition as for column 215 of CR SA template
090	<b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b> Same definition as for column 220 of CR SA template
Rows	
010	<b>Central governments or central banks</b> Point (a) of Article 112 CRR

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Rows	
020	<b>Regional governments or local authorities</b> Point (b) of Article 112 CRR.
030	<b>Public sector entities</b> Point (c) of Article 112 CRR
040	<b>Multilateral developments banks</b> Point (d) of Article 112 CRR
050	<b>International organisations</b> Point (e) of Article 112 CRR
060	<b>Institutions</b> Point (f) of Article 112 CRR
070	<b>Corporates</b> Point (g) of Article 112 CRR
075	<b>of which: SME</b> Same definition as for row 020 of CR SA template
080	<b>Retail</b> Point (h) of Article 112 CRR
085	<b>of which: SME</b> Same definition as for row 020 of CR SA template
090	<b>Secured by mortgages on immovable property</b> Point (i) of Article 112 CRR
095	<b>of which: SME</b> Same definition as for row 020 of CR SA template
100	<b>Exposures in default</b> Point (j) of Article 112 CRR
110	<b>Items associated with particularly high risk</b> Point (k) of Article 112 CRR
120	<b>Covered bonds</b> Point (l) of <u>Article 112 CRR</u>
130	<b>Claims on institutions and corporates with a short-term credit assessment</b> Point (n) of Article 112 CRR
140	<b>Collective investments undertakings (CIU)</b> Point (o) of Article 112 CRR

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Rows	
150	<b>Equity exposures</b> Point (p) of Article 112 CRR
160	<b>Other exposures</b> Point (q) of Article 112 CRR
170	<b>Total exposures</b>

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

3.4.2.1. Instructions concerning specific positions

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

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Columns	
090	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Same definition as for columns 230 and 240 of CR IRB template: the exposure weighted average LGD (%) shall refer to all exposures, including exposures to large financial sector entities and unregulated financial entities. Point (h) of Article 181(1) CRR shall apply.</p> <p>Data shall not be reported for specialised lending exposures referred to in Article 153(5) CRR.</p>
100	<p><b>Of which: defaulted</b></p> <p>Exposure weighted LGD for those exposures which have been classified as defaulted exposures in accordance with Article 178 CRR.</p>
105	<p><b>Exposure value</b></p> <p>Same definition as for column 110 of CR IRB template.</p>
110	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 255 of CR IRB template</p>
120	<p><b>Of which defaulted</b></p> <p>Risk weighted exposure amount for those exposures which have been classified as defaulted exposures in accordance with Article 178(1) CRR.</p>
125	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>Same definition as for column 260 of CR IRB template</p>
130	<p><b>EXPECTED LOSS AMOUNT</b></p> <p>Same definition as for column 280 of CR IRB template</p>
Rows	
010	<p><b>Central banks and central governments</b></p> <p>Point (a) of Article 147(2) CRR</p>
020	<p><b>Institutions</b></p> <p>Point (b) of Article 147(2) CRR</p>
030	<p><b>Corporates</b></p> <p>All exposures to corporates as referred to in point (c) of Article 147(2) CRR</p>
042	<p><b>Of which: Specialised lending (excl. SL subject to slotting criteria)</b></p> <p>Point (a) of Article 147(8) CRR</p> <p>Data shall not be reported for specialized lending exposures as referred to in Article 153(5) CRR.</p>

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Rows	
045	<b>Of which: Specialised lending subject to slotting criteria</b> Point (a) of Article 147(8) and Article 153(5) CRR
050	<b>Of which: SME</b> Point (c) of Article 147(2) CRR
060	<b>Retail</b> All retail exposures as referred to in point (d) of Article 147(2) CRR
070	<b>Retail – Secured by real estate property</b> Retail exposures as referred to in point (d) of Article 147(2) CRR which are secured by real estate
080	<b>SME</b> Retail exposures as referred to in point (d) of Article 147(2) and Article 154(3) CRR which are secured by real estate
090	<b>non-SME</b> Retail exposures as referred to in point (d) of Article 147(2) CRR which are secured by real estate
100	<b>Retail – Qualifying revolving</b> Retail exposures as referred to in point (d) of Article 147(2) in conjunction with Article 154(4) CRR
110	<b>Other Retail</b> Other retail exposures as referred to in point (d) of Article 147(2) CRR which are not reported in rows 070 – 100
120	<b>SME</b> Other retail exposures as referred to in point (d) of Article 147(2) CRR to SMEs
130	<b>non-SME</b> Other retail exposures as referred to in point (d) of Article 147(2) CRR to non-SMEs
140	<b>Equity</b> Equity exposures as referred to in point (e) of Article 147(2) CRR
150	<b>Total exposures</b>

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

3.4.3.1. General remarks

82. This template aims at receiving more information regarding the elements of the institution-specific countercyclical capital buffer. The information required refers to the own funds requirements determined in accordance with Title II and Title IV of Part Three CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution-specific countercyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).
83. Information in template C 09.04 shall be reported for the ‘Total’ of relevant credit exposures across all jurisdictions where those exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction shall be reported in a separate dimension.
84. The threshold set in point (4) of Article 5(a) of this Implementing Regulation shall not apply for the reporting of this breakdown.
85. In order to determine the geographical location, the exposures shall be allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014<sup>(10)</sup>. Therefore, CRM techniques shall not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

Columns	
010	<b>Amount</b>  The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.
020	<b>Percentage</b>
030	<b>Qualitative Information</b>  This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the ‘Total’ of all countries.  Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.
Rows	
010-020	<b>Relevant credit exposures – Credit risk</b>  Relevant credit exposures as referred to in point (a) of Article 140(4) CRD.

<sup>(10)</sup> Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates (OJ L 309, 30.10.2014, p. 5).

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Rows	
010	<p><b>Exposure value under the Standardised Approach</b></p> <p>Exposure value calculated in accordance with Article 111 CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD.</p> <p>The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 055.</p>
020	<p><b>Exposure value under the IRB Approach</b></p> <p>Exposure value calculated in accordance with Article 166 CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD.</p> <p>The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 055.</p>
030-040	<p><b>Relevant credit exposures – Market risk</b></p> <p>Relevant credit exposures as referred to in point (b) of Article 140(4) CRD.</p>
030	<p><b>Sum of long and short positions of trading book exposures for Standardised Approach</b></p> <p>Sum of net long and net short positions in accordance with Article 327 CRR of relevant credit exposures as referred to in point (b) of Article 140(4) CRD subject to own funds requirements under Chapter 2 of Title IV of Part Three CRR:</p> <ul style="list-style-type: none"> <li>— exposures to debt instruments other than securitisation;</li> <li>— exposures to securitisation positions in the trading book;</li> <li>— exposures to correlation trading portfolios;</li> <li>— exposures to equity securities;</li> <li>— exposures to CIUs where capital requirements are calculated in accordance with Article 348 CRR.</li> </ul>
040	<p><b>Value of trading book exposures under internal models</b></p> <p>For relevant credit exposures as referred to in point (b) of Article 140(4) CRD subject to own funds requirements under Chapters 2 and 5 of Title IV of Part Three CRR, the sum of the following shall be reported:</p> <ul style="list-style-type: none"> <li>— Fair value of non-derivative positions, that represent relevant credit exposures as referred to in point (b) of Article 140(4) CRD, determined in accordance with Article 104 CRR.</li> <li>— Notional value of derivatives, that represent relevant credit exposures as referred to in point (b) of Article 140(4) CRD.</li> </ul>
055	<p><b>Relevant credit exposures – Securitisation positions in the banking book</b></p> <p>Exposure value calculated in accordance with Article 248 CRR for relevant credit exposures as referred to in point (c) of Article 140(4) CRD.</p>

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Rows	
070-110	<b>Own funds requirements and weights</b>
070	<b>Total own funds requirements for CCB</b> The sum of rows 080, 090 and 100.
080	<b>Own funds requirements for relevant credit exposures – Credit risk</b> Own funds requirements calculated in accordance with Chapters 1 to 4 and Chapter 6 of Title II of Part Three CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD, in the country in question. Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 100. The own-funds requirements are 8 % of the risk-weighted exposure amount determined in accordance with Chapters 1 to 4 and Chapter 6 of Title II of Part Three CRR.
090	<b>Own funds requirements for relevant credit exposures – Market risk</b> Own funds requirements calculated in accordance with Chapter 2 of Title IV of Part Three CRR for specific risk, or in accordance with Chapter 5 of Title IV of Part Three CRR for incremental default and migration risk for relevant credit exposures as referred to in point (b) of Article 140(4) CRD, in the country in question. The own funds requirements for relevant credit exposures under the market risk framework shall include, among others, the own fund requirements for securitisation positions calculated in accordance with Chapter 2 of Title IV of Part Three, CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR.
100	<b>Own funds requirements for relevant credit exposures – Securitisation positions in the banking book</b> Own funds requirements calculated in accordance with Chapter 5 of Title II of Part Three CRR for relevant credit exposures as referred to in point (c) of Article 140(4) CRD in the country in question. The own-funds requirements are 8 % of the risk-weighted exposure amount calculated in accordance with Chapter 5 of Title II of Part Three, CRR.
110	<b>Own funds requirements weights</b> The weight applied to the countercyclical buffer rate in each country shall be calculated as a ratio of own fund requirements, determined as follows: <ol style="list-style-type: none"> <li>1. Numerator: The total own funds requirements that relate to the relevant credit exposures in the country in question [r070; c010; country sheet],</li> <li>2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer as referred to in Article 140(4) CRD [r070; c010; 'Total'].</li> </ol> Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.

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Rows	
120-140	<b>Countercyclical buffer rates</b>
120	<p><b>Countercyclical capital buffer rate set by the Designated Authority</b></p> <p>Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Articles 136, 137, 139, points (a) and (c) of Article 140(2) and point (b) of Article 140(3) CRD.</p> <p>This row shall be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country.</p> <p>Countercyclical capital buffer rates that were set by the Designated Authority but are not yet applicable in the country in question at the reporting reference date shall not be reported.</p> <p>Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the 'Total' of all countries.</p>
130	<p><b>Countercyclical capital buffer rate applicable for the country of the institution</b></p> <p>Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Articles 137, 138, 139 and point (b) of Article 140(2) and point (a) of Article 140(3) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported.</p> <p>Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the 'Total' of all countries.</p>
140	<p><b>Institution-specific countercyclical capital buffer rate</b></p> <p>Institution-specific countercyclical capital buffer rate, calculated in accordance with Article 140(1) CRD.</p> <p>The institution-specific countercyclical capital buffer rate shall be calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of paragraphs 2 or 3 of Article 139 CRD. The relevant countercyclical buffer rate shall be reported in [r120; c020; country sheet], or [r130; c020; country sheet], as applicable.</p> <p>The weight applied to the countercyclical buffer rate in each country shall be the share of own funds requirements in total own funds requirements, and shall be reported in [r110; c020; country sheet].</p> <p>Information on the institution-specific countercyclical capital buffer rate shall only be reported for the 'Total' of all countries and not for each country separately.</p>
150 – 160	<b>Use of the 2 % threshold</b>

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

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

3.5.1. General remarks

86. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.
87. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (point (a) of Article 92(3) CRR) in accordance with Chapter 3 of Title II of Part Three CRR for equity exposures as referred to in point (e) of Article 147(2) CRR.
88. In accordance with Article 147(6) CRR, the following exposures shall be assigned to the equity exposure class:
  - (a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer;

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

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

90. In accordance with Article 151(1) CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 CRR:

- the Simple Risk Weight approach;
- the PD/LGD approach;
- the Internal Models approach.

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

91. The following equity claims shall not be reported in the CR EQU IRB template:

- Equity exposures in the trading book (where institutions are not exempted from calculating own funds requirements for trading book positions (Article 94 CRR)).
- Equity exposures subject to the partial use of the Standardised Approach (Article 150 CRR), including:
  - Equity exposures grandfathered in accordance with Article 495(1) CRR;
  - Equity exposures to entities the credit obligations of which are assigned a 0 % risk weight under the Standardised Approach, including those publicly sponsored entities where a 0 % risk weight can be applied (point (g) of Article 150(1) CRR),
  - Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (point (h) of Article 150(1) CRR),
  - Equity exposures to ancillary services undertakings the risk weighted exposure amounts of which may be calculated in accordance with the treatment of ‘other non credit-obligation assets’ (Article 155(1) CRR),
  - Equity claims deducted from own funds in accordance with Articles 46 and 48 CRR.

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

Columns	
005	<p><b>OBLIGOR GRADE (ROW IDENTIFIER)</b></p> <p>The obligor grade shall be a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL RATING SYSTEM</b></p> <p><b>PD ASSIGNED TO THE OBLIGOR GRADE (%)</b></p> <p>Institutions applying the PD/LGD approach shall report in column 010 the probability of default (PD) calculated in accordance with Article 165(1) CRR.</p> <p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements laid down in Section 6 of Chapter 3 of Title II of Part Three CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>For figures corresponding to an aggregation of obligor grades or pools (e.g. 'total exposures'), the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures, are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.</p>
020	<p><b>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</b></p> <p>Institutions report in column 020 the original exposure value (pre-conversion factors). In accordance with Article 167 CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments.</p> <p>Institutions shall also include in column 020 the off balance sheet items referred to in Annex I CRR assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares').</p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) CRR) shall also take into account the offsetting referred to in the second subparagraph of Article 155(2) CRR.</p>

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Columns	
030-040	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>UNFUNDED CREDIT PROTECTION</b></p> <p><b>GUARANTEES</b></p> <p><b>CREDIT DERIVATIVES</b></p> <p>Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognise unfunded credit protection obtained on equity exposures (Paragraphs 2, 3 and 4 of Article 155 CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Chapter 4 of Title II of Part Three CRR.</p>
050	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p><b>(-) TOTAL OUTFLOWS</b></p> <p>Institutions shall report in column 050 the part of the original exposure pre-conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Chapter 4 of Title II of Part Three CRR.</p>
060	<p><b>EXPOSURE VALUE</b></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in column 060 the exposure value, taking into account substitution effects stemming from unfunded credit protection (Paragraphs 2 and 3 of Article 155 and Article 167 CRR).</p> <p>In the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 CRR).</p>
070	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Institutions applying the PD/LGD approach shall report the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation.</p> <p>The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD.</p> <p>Institutions shall take into account Article 165(2) CRR.</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT</b></p> <p>Institutions shall report risk-weighted exposure amounts for equity exposures calculated in accordance with Article 155 CRR.</p>

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Columns	
	<p>Where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 CRR, a scaling factor of 1,5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) CRR).</p> <p>With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) CRR).</p>
090	<p><b>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</b></p> <p>Institutions shall report in column 090 the expected loss amount for equity exposures calculated in accordance with paragraphs 4, 7, 8 and 9 of Article 158 CRR.</p>

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

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

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Rows	
	<ul style="list-style-type: none"> <li>— the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) CRR, as well as</li> <li>— equity positions risk-weighted with 370 % in accordance with Article 471(2) CRR</li> </ul> <p>shall be reported in row 110.</p>
CR EQU IRB 2	<p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b></p> <p>Institutions applying the PD/LGD approach (Article 155(3) CRR) shall report the required information in the CR EQU IRB 2 template.</p> <p>Institutions using the PD/LGD approach that apply a unique rating system or that are able to report in accordance with an internal master scale shall report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system/master scale. In any other case, the different rating systems shall be merged and ordered in accordance with the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p>

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

## 3.6.1. General remarks

93. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR.
94. Institutions shall report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.
95. In accordance with Article 378 CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to own funds requirements for settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates shall nevertheless be subject to own funds requirements for settlement/delivery risk as determined in Article 378 CRR.
96. In case of unsettled transactions after the due delivery date, institutions shall calculate the price difference to which they are exposed. That is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.
97. Institutions shall multiply that difference by the appropriate factor of Table 1 of Article 378 CRR to determine the corresponding own funds requirements.
98. In accordance with point (b) of Article 92(4) CRR, the own funds requirements for settlement/delivery risk shall be multiplied by 12,5 to calculate the risk exposure amount.

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

## 3.6.2. Instructions concerning specific positions

Columns	
010	<p><b>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</b></p> <p>Institutions shall report the unsettled transactions after their due delivery date at the respective agreed settlement prices as referred to in Article 378 CRR.</p> <p>All unsettled transactions shall be included in this column, irrespective of whether or not they are at a gain or at a loss after the due settlement date.</p>
020	<p><b>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</b></p> <p>Institutions shall report the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, where the difference could involve a loss for the institution, as referred to in Article 378 CRR.</p> <p>Only unsettled transactions at a loss after the due settlement date shall be reported in this column.</p>
030	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Institutions shall report the own funds requirements calculated in accordance with Article 378 CRR.</p>
040	<p><b>TOTAL SETTLEMENT RISK EXPOSURE AMOUNT</b></p> <p>In accordance with point (b) of Article 92(4) CRR, institutions shall multiply their own funds requirements reported in column 030 by 12,5 in order to obtain the settlement risk exposure amount.</p>
Rows	
010	<p><b>Total unsettled transactions in the Non-trading Book</b></p> <p>Institutions shall report aggregated information about settlement/delivery risk for non-trading book positions (as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR).</p> <p>Institutions shall report in {r010;c010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions shall report in {r010;c020} the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions shall report in {r010;c030} the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 CRR).</p>

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Rows	
020 to 060	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions shall report in rows 020 to 060 the information about settlement/delivery risk for non-trading book positions in accordance with the categories referred to in Table 1 of Article 378 CRR.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>
070	<p><b>Total unsettled transactions in the Trading Book</b></p> <p>Institutions shall report aggregated information about settlement/delivery risk for trading book positions (as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR).</p> <p>Institutions shall report in {r070;c010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions shall report in {r070;c020} the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions shall report in {r070;c030} the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 CRR).</p>
080 to 120	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions shall report in rows 080 to 120 the information about settlement/delivery risk for trading book positions in accordance with the categories referred to in Table 1 of Article 378 CRR.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>

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## 3.7. C 13.01 – CREDIT RISK – SECURITISATIONS (CR SEC)

## 3.7.1. General remarks

100. Where institution acts as originator, the information in this template shall be required for all securitisations for which a significant risk transfer is recognised. Where the institution acts as investor, all exposures shall be reported.

101. The information to be reported shall be contingent on the role of the institution in the securitisation process. As such, specific reporting items shall be applicable for originators, sponsors and investors.

102. This template shall gather joint information on both traditional and synthetic securitisations held in the banking book.

## 3.7.2. Instructions concerning specific positions

Columns	
0010	<p><b>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</b></p> <p>Originator institutions shall report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported.</p> <p>In case of traditional securitisations where the originator does not hold any position, the originator shall not consider that securitisation in the reporting of this template. For that purpose, securitisation positions held by the originator shall include early amortisation provisions, as defined in Article 242(16) CRR, in a securitisation of revolving exposures.</p>
0020-0040	<p><b>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</b></p> <p>Articles 251 and 252 CRR.</p> <p>Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.</p>
0020	<p><b>(-) FUNDED CREDIT PROTECTION (<math>C_{VA}</math>)</b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (<math>C_{VA}</math>) which shall be reported in this column is laid down in Article 223(2) CRR.</p>
0030	<p><b>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (<math>G^*</math>)</b></p> <p>Following the general rule for 'inflows' and 'outflows', the amounts reported under this column shall appear as 'inflows' in the corresponding credit risk template (CR SA or CR IRB) and exposure class to which the reporting entity allocates the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection).</p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (<math>G^*</math>) is laid down in Article 233(3) CRR.</p>

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Columns	
0040	<p><b>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</b></p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p> <p>The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.</p>
0050	<p><b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</b></p> <p>This column shall include the exposure values of securitisation positions held by the reporting institution, calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, without applying credit conversion factors, gross of value adjustments and provisions, and any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and gross of value adjustments and provisions on the securitisation position.</p> <p>Netting shall only be relevant with respect to multiple derivative contracts provided to the same SSPE, covered by an eligible netting agreement.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest shall be the result of the aggregation of columns 0010 to 0040.</p>
0060	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Article 248 CRR. Value adjustments and provisions to be reported in this column shall only refer to securitisation positions. Value adjustments of securitised exposures shall not be considered.</p>
0070	<p><b>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>This column shall include the exposure values of securitisation positions calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, net of value adjustments and provisions, without applying conversion factors and gross of any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and net of value adjustments and provisions on the securitisation position.</p>
0080-0110	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Point (57) of Article 4(1) CRR, Chapter 4 of Title II of Part Three, CRR and Article 249 CRR</p> <p>Institutions shall report in these columns information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p> <p>Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p> <p>Items to be reported here:</p> <ol style="list-style-type: none"> <li>1. collateral, incorporated in accordance with Article 222 CRR (Financial Collateral Simple Method);</li> <li>2. eligible unfunded credit protection.</li> </ol>

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Columns	
0080	<p><b>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G<sub>A</sub>)</b></p> <p>Unfunded credit protection as defined in Article 4(1)(59), Articles 234 to 236 CRR.</p>
0090	<p><b>(-) FUNDED CREDIT PROTECTION</b></p> <p>Funded credit protection as defined in Article 4(1)(58) CRR, as referred to in the first subparagraph of Article 249(2) CRR and as regulated in Articles 195, 197 and 200 CRR.</p> <p>Credit linked notes and on-balance sheet netting as referred to in Articles 218 and 219 CRR shall be treated as cash collateral.</p>
0100-0110	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall be reported.</p>
0100	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Article 222(3), paragraphs 1 and 2 of Article 235 and Article 236 CRR.</p> <p>Outflows shall correspond to the covered part of the 'Exposure net of value adjustments and provisions' that is deducted from the obligor's exposure class and, where relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, where relevant, risk weight or obligor grade.</p> <p>That amount shall be considered as an Inflow into the protection provider's exposure class and, where relevant, risk weights or obligor grades.</p>
0110	<p><b>TOTAL INFLOWS</b></p> <p>Securitisation positions which are debt securities and are used as eligible financial collateral in accordance with Article 197(1) CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p>
0120	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</b></p> <p>This column shall include the exposures assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation (CRM) techniques with substitution effects on the exposure'.</p>
0130	<p><b>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</b></p> <p>Articles 223 to 228 CRR</p> <p>The reported amount shall also include credit linked notes (Article 218 CRR).</p>

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Columns	
0140	<p><b>FULLY ADJUSTED EXPOSURE VALUE (E*)</b></p> <p>The exposure value of securitisation positions calculated in accordance with Article 248 CRR, but without applying the conversion factors laid down in point (b) of Article 248(1) CRR</p>
0150	<p><b>OF WHICH: SUBJECT TO A CCF OF 0 %</b></p> <p>Point (b) of Article 248(1) CRR</p> <p>In this respect, point (56) of Article 4(1) CRR defines a conversion factor.</p> <p>For reporting purposes, fully adjusted exposure values (E*) shall be reported for the 0 % conversion factor.</p>
0160	<p><b>(-)NON REFUNDABLE PURCHASE PRICE DISCOUNT</b></p> <p>In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position which is assigned a 1 250 % risk weight any non-refundable purchase price discounts connected with such underlying exposures to the extent that such discounts have caused the reduction of own funds.</p>
0170	<p><b>(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES</b></p> <p>In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position, which is assigned a 1 250 % risk weight or is deducted from Common Equity Tier 1, the amount of the specific credit risk adjustments on the underlying exposures as determined in accordance with Article 110 CRR.</p>
0180	<p><b>EXPOSURE VALUE</b></p> <p>The exposure value of securitisation positions calculated in accordance with Article 248 CRR</p>
0190	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>In accordance with point (b) of Article 244(1), point (b) of Article 245(1) and Article 253(1) CRR, in case of a securitisation position to which a 1 250 % risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
0200	<p><b>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</b></p> <p>Exposure value minus the exposure value deducted from own funds.</p>
0210	<p><b>SEC-IRBA</b></p> <p>Point (a) of Article 254(1) CRR</p>

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Columns	
0220-0260	<p><b>BREAKDOWN BY RW BANDS</b></p> <p>SEC-IRBA exposures broken down by risk-weight bands.</p>
0270	<p><b>OF WHICH: CALCULATED UNDER ARTICLE 255(4) (PURCHASED RECEIVABLES)</b></p> <p>Article 255(4) CRR</p> <p>For the purpose of this column, retail exposures shall be treated as purchased retail receivables and non-retail exposures as purchased corporate receivables.</p>
0280	<p><b>SEC-SA</b></p> <p>Point (b) of Article 254(1) CRR</p>
0290-0340	<p><b>BREAKDOWN BY RW BANDS</b></p> <p>SEC-SA exposures broken down by risk-weight bands.</p> <p>For the RW = 1 250 % (W unknown), the fourth paragraph of point (b) of Article 261(2) CRR stipulates that the position in the securitisation shall be risk-weighted at 1 250 % where the institution does not know the delinquency status for more than 5 % of underlying exposures in the pool.</p>
0350	<p><b>SEC-ERBA</b></p> <p>Point (c) of Article 254(1) CRR</p>
0360-0570	<p><b>BREAKDOWN BY CREDIT QUALITY STEPS (SHORT/LONG TERM CREDIT QUALITY STEPS)</b></p> <p>Article 263 CRR</p> <p>SEC-ERBA Securitisation positions with an inferred rating as referred to in Article 254(2) CRR shall be reported as positions with a rating.</p> <p>Exposure values subject to risk weights shall be broken down by short and long-term and credit quality steps (CQS) as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR.</p>
0580-0630	<p><b>BREAKDOWN BY REASON FOR APPLICATION OF SEC-ERBA</b></p> <p>For each securitisation position, institutions shall consider one of the following options in columns 0580-0620.</p>
0580	<p><b>AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES</b></p> <p>Point (c) of Article 254(2) CRR</p> <p>All auto loans, auto leases and equipment leases shall be reported in this column, even if they qualify for Article 254(2)(a) or (b) of CRR.</p>

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Columns	
0590	<b>SEC-ERBA OPTION</b> Article 254(3) CRR
0600	<b>POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR</b> Point (a) of Article 254(2) CRR
0610	<b>POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR</b> Point (b) of Article 254(2) CRR
0620	<b>POSITIONS SUBJECT TO ARTICLES 254(4) OR 258(2) CRR</b> Securitisation positions subject to SEC-ERBA, where the application of SEC-IRBA or SEC-SA has been precluded by the competent authorities in accordance with Articles 254(4) or 258(2) CRR
0630	<b>FOLLOWING THE HIERARCHY OF APPROACHES</b> Securitisation positions where SEC-ERBA is applied by following the hierarchy of approaches laid down in Article 254(1) CRR
0640	<b>INTERNAL ASSESSMENT APPROACH</b> Article 254(5) CRR on the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes
0650-0690	<b>BREAKDOWN BY RW BANDS</b> Internal Assessment Approach exposures broken down by risk-weight bands
0700	<b>OTHER (RW = 1 250 %)</b> Where none of the previous approaches is applied, a risk weight of 1 250 % shall be assigned to securitisation positions in accordance with Article 254(7) CRR.
0710-0860	<b>RISK-WEIGHTED EXPOSURE AMOUNT</b> Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.
0840	<b>IAA: AVERAGE RISK WEIGHT (%)</b> The exposure-weighted average risk weights of the securitisation positions shall be reported in this column.

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Columns	
0860	<p><b>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</b></p> <p>For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.</p>
0870	<p><b>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</b></p> <p>Maturity mismatches in synthetic securitisations <math>RW^*-RW(SP)</math>, as calculated in accordance with Article 252 CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported shall be zero. <math>RW(SP)</math> shall not only include the risk weighted exposure amounts reported under column 0650, but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p>
0880	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402 <sup>(1)</sup></b></p> <p>In accordance with Article 270a CRR, whenever certain requirements are not met by the institution, competent authorities shall impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Section 3 of Chapter 5 of Title II of Part Three CRR.</p>
0890	<p><b>BEFORE CAP</b></p> <p>Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, before applying the limits specified in Articles 267 and 268 CRR.</p>
0900	<p><b>(-) REDUCTION DUE TO RISK WEIGHT CAP</b></p> <p>In accordance with Article 267 CRR, an institution which has knowledge at all times of the composition of the underlying exposures may assign the senior securitisation position a maximum risk weight equal to the exposure-weighted-average risk weight that would be applicable to the underlying exposures as if the underlying exposures had not been securitised.</p>
0910	<p><b>(-) REDUCTION DUE TO OVERALL CAP</b></p> <p>In accordance with Article 268 CRR, an originator institution, a sponsor institution or other institution using the SEC-IRBA or an originator institution or sponsor institution using the SEC-SA or the SEC-ERBA may apply a maximum capital requirement for the securitisation position it holds equal to the capital requirements that would be calculated under Chapter 2 or 3 of Title II of Part Three in respect of the underlying exposures had they not been securitised.</p>

<sup>(1)</sup> Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

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Columns	
0920	<p><b>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT</b></p> <p>Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, considering the total risk weight as specified in Article 247(6) CRR.</p>
0930	<p><b>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES</b></p> <p>Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>

103. The template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information shall be broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as if it is subject to differentiated capital treatment or not.

104. Positions treated in accordance with the SEC-ERBA and unrated positions (exposures at reporting date) shall be broken down in accordance with the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
0010	<p><b>TOTAL EXPOSURES</b></p> <p>Total exposures refer to the total amount of outstanding securitisations and re-securitisations. This row summarises all the information reported by originators, sponsors and investors in subsequent rows.</p>
0020	<p><b>SECURITISATION POSITIONS</b></p> <p>Total amount of outstanding securitisation positions, as defined in point (62) of Article 4(1) CRR, which are not re-securitisations as defined in point (63) of Article 4(1) CRR.</p>
0030	<p><b>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b></p> <p>Total amount of securitisation positions which fulfil the criteria of Article 243 or 270 CRR and therefore qualify for differentiated capital treatment.</p>

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Rows	
0040	<b>STS EXPOSURES</b>  Total amount of STS securitisation positions that meet the requirements set out in Article 243 CRR.
0050	<b>SENIOR POSITION IN SMEs SECURITISATIONS</b>  Total amount of senior securitisation positions in SMEs which meet the conditions set out in Article 270 CRR.
0060, 0120, 0170, 0240, 0290, 0360 and 0410	<b>NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b>  Paragraphs 1, 4, 5 and 6 of Article 254 and Articles 259, 261, 263, 265, 266 and 269 CRR  Total amount of securitisation positions which do not qualify for differentiated capital treatment.
0070, 0190, 0310 and 0430	<b>RE-SECURITISATION POSITIONS</b>  Total amount of outstanding re-securitisations positions as defined in point (64) of Article 4(1) CRR.
0080	<b>ORIGINATOR: TOTAL EXPOSURES</b>  This row summarises information on on-balance items and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of originator, as defined in point (13) of Article 4(1) CRR.
0090-0130, 0210-0250 and 0330-0370	<b>SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS</b>  In accordance with point (a) of Article 248(1) CRR, the exposure value of an on-balance sheet securitisation position shall be its accounting value remaining after any relevant specific credit risk adjustments on the securitisation position have been applied in accordance with Article 110 CRR.  On-balance sheet items shall be broken down to capture information regarding application of differentiated capital treatment, as referred to in Article 243 CRR, in rows 0100 and 0120 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0110 and 0130.
0100, 0220 and 0340	<b>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b>  Total amount of securitisation positions which fulfil the criteria of Article 243 CRR and therefore qualify for differentiated capital treatment.
0110, 0130, 0160, 0180, 0230, 0250, 0280, 0300, 0350, 0370, 400 and 420	<b>OF WHICH: SENIOR EXPOSURES</b>  Total amount of senior securitisation positions as defined in Article 242(6) CRR.

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Rows	
0140-0180, 0260-0300 and 0380- 0420	<p><b>SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows shall gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II to the CRR, shall be determined in accordance with Chapter 6 of Title II of Part Three CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II to the CRR shall be determined in accordance with Chapter 6 of Title II of Part Three CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps, the exposure value (calculated in accordance with Article 248(1) CRR) shall be provided.</p> <p>Off-balance sheet items and derivatives shall be broken down to capture information regarding the application of differentiated capital treatment, as referred to in Article 270 CRR, in rows 0150 and 0170 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0160 and 0180. The same legal references as for rows 0100 to 0130 shall apply.</p>
0150, 0270 and 0390	<p><b>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b></p> <p>Total amount of securitisation positions which fulfil the criteria of Article 243 or Article 270 CRR and therefore qualify for differentiated capital treatment.</p>
0200	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of an investor.</p> <p>For the purposes of this template, an investor shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
0320	<p><b>SPONSOR: TOTAL EXPOSURES</b></p> <p>This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of a sponsor, as defined in point (14) of Article 4(1) CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.</p>

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Rows	
0440-0670	<p><b>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION</b></p> <p>These rows gather information on outstanding positions (at reporting date) for which a credit quality step (as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR) was determined at origination date (inception). For securitisations positions treated under IAA, the CQS shall be the one at the time an IAA rating was first assigned. In the absence of this information, the earliest CQS-equivalent data available shall be reported.</p> <p>These rows are only to be reported for columns 0180-0210, 0280, 0350-0640, 0700-0720, 0740, 0760-0830 and 0850.</p>

### 3.9. DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

#### 3.9.1. Scope of the SEC DETAILS template

109. These templates gather information on a transaction basis (versus the aggregate information reported in CR SEC, MKR SA SEC, MKR SA CTP, CA1 and CA2 templates) on all securitisations the reporting institution is involved in. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements shall be reported.

110. These template are to be reported for:

- a. Securitisations originated/sponsored by the reporting institution, including where it holds no position in the securitisation. In cases where institutions hold at least one position in the securitisation, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 6 of Regulation (EU) 2017/2402 and, where Article 43(6) of that Regulation applies, Article 405 CRR in the version applicable on 31 December 2018.
- b. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. That underlying could include covered bonds or other liabilities and shall be identified as such in column 160.
- c. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

111. These templates shall be reported by consolidated groups and stand-alone institutions<sup>(12)</sup> located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

112. Because of Article 5 of Regulation (EU) 2017/2402, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements, the reporting scope of the template shall be applied to investors to a limited extent. In particular, they shall report columns 010-040; 070-110; 161; 190; 290-300; 310-470.

<sup>(12)</sup> 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

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

3.9.2. Breakdown of the SEC DETAILS template

- 113a. The SEC DETAILS consists of two templates. SEC DETAILS provides a general overview of the securitisations and SEC DETAILS 2 provides a breakdown of the same securitisations by approach applied.

- 113b. Securitisation positions in the trading book shall only be reported in columns 005-020, 420, 430, 431, 432, 440 and 450-470. For columns 420, 430 and 440, institutions shall take into account the RW corresponding to the own funds requirement of the net position.

3.9.3. C 14.00 – Detailed information on securitisations (SEC DETAILS)

Columns	
005	<b>ROW NUMBER</b>  The row number is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.
010	<b>INTERNAL CODE</b>  Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction.
020	<b>IDENTIFIER OF THE SECURITISATION (Code/Name)</b>  Code used for the legal registration of the securitisation transaction or, if not available, the name by which the securitisation transaction is known in the market, or within the institution in case of an internal or private securitisation. Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.
021	<b>INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?</b>  This column identifies whether the securitisation is an intra-group, private or public securitisation,  Institutions shall report one of the following abbreviations:  — ‘PRI’ for Private — ‘INT’ for Intra-group — ‘PUB’ for Public.
110	<b>ROLE OF THE INSTITUTION: (ORIGINATOR/SPONSOR/ORIGINAL LENDER/INVESTOR)</b>  Institutions shall report the following abbreviations:  — ‘O’ for Originator; — ‘S’ for Sponsor; — ‘I’ for Investor. — ‘L’ for Original Lender;

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Columns	
	<p>Originator as defined in point (13) of Article 4(1) CRR and Sponsor as defined in point (14) of Article 4(1) CRR. Investors are assumed to be those institutions to which Article 5 of Regulation (EU) 2017/2402 applies. In case Article 43(5) of Regulation (EU) 2017/2402 applies, Articles 406 and 407 CRR in the version applicable on 31 December 2018 shall apply.</p>
030	<p><b>IDENTIFIER OF THE ORIGINATOR (Code/Name)</b></p> <p>The LEI code applicable to the originator, or, if not available, the code given by the supervisory authority to the originator or, if that is not available, the name of the institution itself shall be reported in this column.</p> <p>In the case of multi-seller securitisations where the reporting institution is involved as originator, sponsor or original lender, the reporting institution shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. If the code is not available or is not known by the reporting institution, the name of the institution shall be reported.</p> <p>In the case of multi-seller securitisations where the reporting institution holds a position in the securitisation as an investor, the reporting institution shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. Where the names are not known by the reporting institution, the reporting institution shall report that the securitisation is 'multi-seller'.</p>
040	<p><b>SECURITISATION TYPE: (TRADITIONAL/SYNTHETIC/ABCP PROGRAMME/ABCP TRANSACTION)</b></p> <p>Institutions shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'AP' for ABCP programme;</li> <li>— 'AT' for ABCP transaction;</li> <li>— 'T' for Traditional;</li> <li>— 'S' for Synthetic.</li> </ul> <p>The definitions of 'Asset Backed Commercial Paper Programme', 'Asset Backed Commercial Paper Transaction', 'traditional securitisation' and 'synthetic securitisation' are provided in points (11) to (14) of Article 242 CRR.</p>
051	<p><b>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</b></p> <p>Institutions as originators, sponsors and original lenders shall report one of the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'K' if entirely recognised;</li> <li>— 'P' if partially derecognised;</li> <li>— 'R' if entirely derecognised;</li> <li>— 'N' if not applicable.</li> </ul>

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Columns	
	<p>This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 CRR shall not affect the accounting treatment of the transaction under the relevant accounting framework.</p> <p>In the case of securitisations of liabilities, originators shall not report this column.</p> <p>Option ‘P’ (partially removed) shall be reported where the securitised assets are recognised in the balance sheet to the extent of the reporting entity’s continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21.</p>
060	<p><b>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘N’ not subject to own funds requirements;</li> <li>— ‘B’ banking book;</li> <li>— ‘T’ trading book;</li> <li>— ‘A’ partly in both books.</li> </ul> <p>Articles 109, 244 and 245 CRR.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are calculated on the basis of securitised exposures or securitisation positions (banking book/trading book).</p> <p>Where own funds requirements are based on <i>securitised exposures</i> (as no significant risk transfer was achieved) the calculation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for which the Standardised Approach is used, or in the CR IRB template for those securitised exposures for which the Internal Ratings Based Approach is used by the institution.</p> <p>Conversely, where own funds requirements are based on <i>securitisation positions held in the banking book</i> (as a significant risk transfer was achieved), the information on the calculation of own funds requirements for credit risk shall be reported in the CR SEC template. In case of <i>securitisation positions held in the trading book</i>, the information on the calculation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates.</p> <p>In the case of the securitisations of liabilities, originators shall not report this column.</p>
061	<p><b>SIGNIFICANT RISK TRANSFER</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— ‘N’ Not applied for SRT and the reporting entity risk weights its securitised exposures</li> <li>— ‘A’ Achieved SRT under point (a) of Article 244(2) or point (a) of Article 245(2) CRR;</li> </ul>

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Columns	
	<p>— ‘B’ Achieved SRT under point (b) of Article 244(2) or point (b) of Article 245(2) CRR;</p> <p>— ‘C’ Achieved SRT under point (a) of Article 244(3) or point (a) of Article 245(3) CRR;</p> <p>— ‘D’ Applying a 1 250 % RW or deducting retained positions in accordance with point (b) of Article 244(1) or point (b) of Article 245(1) CRR.</p> <p>This column summarises whether a significant transfer has been achieved and, if so, by which means. The achievement of SRT will determine the appropriate solvency treatment by the originator.</p>
070	<p><b>SECURITISATION OR RE-SECURITISATION?</b></p> <p>In accordance with the definition of ‘securitisation’ in point (61) of Article 4(1) CRR and the definition of ‘re-securitisation’ in point (64) of Article 4(1)CRR, report the type of underlying using the following abbreviations:</p> <p>— ‘S’ for securitisation;</p> <p>— ‘R’ for re-securitisation.</p>
075	<p><b>STS SECURITISATION</b></p> <p>Article 18 of Regulation (EU) 2017/2402</p> <p>Report one of the following abbreviations Y – Yes</p> <p>N – No</p>
446	<p><b>SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b></p> <p>Articles 243 and 270 CRR.</p> <p>Institutions shall report one of the following abbreviations</p> <p>Y – Yes</p> <p>N – No</p> <p>‘Yes’ shall be reported both in case of STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 CRR and in case of senior positions in (non-STs) SME securitisations eligible for this treatment in accordance with Article 270 CRR.</p>
080-100	<p><b>RETENTION</b></p> <p>Article 6 of the Regulation (EU) 2017/2402. In case Article 43(6) of Regulation (EU) 2017/2402 applies, Article 405 CRR in the version applicable on 31 December 2018,</p>
080	<p><b>TYPE OF RETENTION APPLIED</b></p> <p>For each securitisation scheme originated, the relevant type of retention of net economic interest as envisaged in Article 6 of Regulation (EU) 2017/2402 shall be reported:</p> <p>A – Vertical slice (securitisation positions): <i>‘retention of no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors’.</i></p>

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Columns	
	<p>V – Vertical slice (securitised exposures): retention of no less than 5 % of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B – Revolving exposures: ‘<i>in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5 % of the nominal value of the securitised exposures</i>’.</p> <p>C – On-balance sheet: ‘<i>retention of randomly selected exposures, equivalent to no less than 5 % of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination</i>’.</p> <p>D – First loss: ‘<i>retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5 % of the nominal value of the securitised exposures</i>’.</p> <p>E – Exempted. This code shall be reported for those securitisations affected by the application of Article 6(6) of Regulation (EU) 2017/2402.</p> <p>U – In breach or unknown. This code shall be reported where the reporting institution does not know with certainty which type of retention is being applied, or in case of non-compliance.</p>
090	<p><b>% OF RETENTION AT REPORTING DATE</b></p> <p>The retention of <i>material net economic interest</i> by the originator, sponsor or original lender of the securitisation shall be not less than 5 % (at origination date).</p> <p>This column shall not be reported where codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 080 (Type of retention applied).</p>
100	<p><b>COMPLIANCE WITH THE RETENTION REQUIREMENT?</b></p> <p>Institutions shall report the following abbreviations:</p> <p>Y – Yes;</p> <p>N – No.</p> <p>This column shall not be reported where code ‘E’ (exempted) is reported under column 080 (Type of retention applied).</p>
120-130	<p><b>NON ABCP PROGRAMMES</b></p> <p>Because of the special character of ABCP programmes resulting from the fact that they comprise several single securitisation positions, ABCP programmes (as defined in Article 242(11) CRR) shall be exempted from reporting in columns 120, 121 and 130.</p>

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Columns	
120	<p><b>ORIGINATION DATE (mm/yyyy)</b></p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported in the following format: 'mm/yyyy'.</p> <p>For each securitisation scheme, the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p> <p>This piece of information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
121	<p><b>DATE OF LATEST ISSUANCE (mm/yyyy)</b></p> <p>The month and year of the date of the latest issuance of securities in the securitisation shall be reported in the following format: 'mm/yyyy'.</p> <p>Regulation (EU) 2017/2402 only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of securities determines whether each securitisation scheme falls under the scope of Regulation (EU) 2017/2402.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
130	<p><b>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</b></p> <p>This column gathers the amount (calculated on the basis of original exposures pre-conversion factors) of the securitised portfolio at the origination date.</p> <p>For securitisation schemes backed by open pools, the amount referring to the origination date of the first issuance of securities shall be reported. For traditional securitisations, no other assets of the securitisation pool shall be included. For multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. For securitisations of liabilities, only the amounts issued by the reporting entity shall be reported.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
140-225	<p><b>SECURITISED EXPOSURES</b></p> <p>Columns 140 to 225 request information on several features of the securitised portfolio by the reporting entity.</p>
140	<p><b>TOTAL AMOUNT</b></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations, no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date), the amount will progressively be reduced.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>

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Columns	
150	<p><b>INSTITUTION'S SHARE (%)</b></p> <p>Institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100 %, except for multi-seller securitisation schemes. In that case, the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
160	<p><b>TYPE</b></p> <p>This column gathers information on the type of assets ('Residential mortgages' to 'Other wholesale exposures') or liabilities ('Covered bonds' and 'Other liabilities') of the securitised portfolio. The institution shall report one of the following options, considering the highest EAD:</p> <p><b>Retail:</b></p> <p>Residential mortgages; Credit card receivables; Consumer loans; Loans to SMEs (treated as retail); Other retail exposures.</p> <p><b>Wholesale:</b></p> <p>Commercial mortgages; Leasing; Loans to corporates; Loans to SMEs (treated as corporates); Trade receivables; Other wholesale exposures.</p> <p><b>Liabilities:</b></p> <p>Covered bonds; Other liabilities.</p> <p>Where the pool of securitised exposures is a mix of the types listed above, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type 'Other liabilities' includes treasury bonds and credit linked notes.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
171	<p><b>% OF IRB IN APPROACH APPLIED</b></p> <p>This column gathers information on the approach(es) that at the reporting date the institution would apply to the securitised exposures.</p>

▼ **M11**

Columns	
	<p>Institutions shall report the percentage of the securitised exposures, measured by exposure value, to which the Internal Ratings Based Approach applies at the reporting date.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation. This column shall, however, not apply to securitisations of liabilities.</p>
180	<p><b>NUMBER OF EXPOSURES</b></p> <p>Article 259(4) CRR.</p> <p>This column shall be compulsory for those institutions using the SEC-IRBA approach to the securitisation positions (and, therefore, reporting more than 95 % in column 171). The institution shall report the effective number of exposures.</p> <p>This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets). This column shall not be reported where the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors.</p>
181	<p><b>EXPOSURES IN DEFAULT 'W' (%)</b></p> <p>Article 261(2) CRR.</p> <p>Even where the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report the 'W' factor (relating to the underlying exposures in default) which is to be calculated as indicated in Article 261(2) CRR.</p>
190	<p><b>COUNTRY</b></p> <p>Institutions shall report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). Where the pool of the securitisation consists of different countries, the institution shall indicate the most important country. Where no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'other countries' shall be reported.</p>
201	<p><b>LGD (%)</b></p> <p>The exposure-weighted average loss-given-default (LGD) shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 170). The LGD is to be calculated as indicated in Article 259(5) CRR.</p> <p>This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).</p>
202	<p><b>EL (%)</b></p> <p>The exposure-weighted average expected loss (EL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 171). In the case of SA securitised assets, the EL reported shall be the specific credit risk adjustments as referred to in Article 111 CRR. The EL shall be calculated as indicated in Section 3, Chapter 3 of Title II, Part Three CRR. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).</p>

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Columns	
203	<p><b>UL (%)</b></p> <p>The exposure-weighted average unexpected loss (UL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 170). The UL of assets equals the risk-weighted exposure amount (RWEA) times 8 %. RWEA shall be calculated as indicated in Section 2, Chapter 3 of Title II, Part Three CRR. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in the case of a securitisation of assets).</p>
204	<p><b>EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS</b></p> <p>The exposure-weighted average maturity (WAM) of the securitised assets at the reporting date shall be reported by all institutions regardless of the approach used for calculating capital requirements. Institutions shall calculate the maturity of each asset as indicated in points (a) and (f) of Article 162(2) CRR, without applying the 5 year cap.</p>
210	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value adjustments and provisions (Article 159 CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments shall include any amount recognised in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on assets purchased when in default as referred to in Article 166(1) CRR. Provisions shall include accumulated amounts of credit losses in off-balance sheet items.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in the case of a securitisation of liabilities.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
221	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</b> <b>K<sub>IRB</sub></b></p> <p>This column shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 171) and gathers information on K<sub>IRB</sub>, as referred to in Article 255 CRR. K<sub>IRB</sub> shall be expressed as a percentage (with two decimals).</p> <p>This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>

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Columns	
222	<p><b>% OF RETAIL EXPOSURES IN IRB POOLS</b></p> <p>IRB pools as defined in Article 242(7) CRR, provided that the institution is able to calculate <math>K_{IRB}</math> in accordance with Section 3 of Chapter 6 of Title II of Part Three CRR on a minimum of 95 % of the underlying exposure amount (Article 259(2) CRR)</p>
223	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</b> <b><math>K_{sa}</math></b></p> <p>Even where the institution does not apply the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on <math>K_{SA}</math>, as referred to in Article 255(6) CRR. <math>K_{SA}</math> shall be expressed as a percentage (with two decimals).</p> <p>This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
225	<b>MEMORANDUM ITEMS</b>
225	<p><b>CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD</b></p> <p>Article 110 CRR</p>
230-304	<p><b>SECURITISATION STRUCTURE</b></p> <p>This block of columns gathers information on the structure of the securitisation on the basis of on/off balance sheet positions, tranches (senior/mezzanine/first loss) and maturity at reporting date.</p> <p>For multi-seller securitisations, only the amount corresponding or attributed to the reporting institution shall be reported.</p>
230-252	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).</p>
230-232	<b>SENIOR</b>
230	<p><b>AMOUNT</b></p> <p>The amount of senior securitisation positions as defined in Article 242(6) CRR.</p>
231	<p><b>ATTACHMENT POINT (%)</b></p> <p>The attachment point (%) as referred to in Article 256(1) CRR</p>
232 and 252	<p><b>CQS</b></p> <p>Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA (Table 1 and 2 in Article 263 and Tables 3 and 4 in Article 264 CRR). These columns shall be reported for all rated transactions irrespective of the approach applied.</p>

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Columns	
240-242	<b>MEZZANINE</b>
240	<b>AMOUNT</b> The amount to be reported includes: — mezzanine securitisation positions as defined in Article 242(18) CRR; — additional securitisation positions which are not those positions that are defined in Article 242(6), (17) or (18) CRR.
241	<b>NUMBER OF TRANCHES</b> Number of mezzanine tranches.
242	<b>CQS OF THE MOST SUBORDINATED ONE</b> CQS, as determined in accordance with Table 2 of Article 263 and Table 3 of Article 264 CRR, of the most subordinated mezzanine tranche.
250-252	<b>FIRST LOSS</b>
250	<b>AMOUNT</b> The amount of first loss tranche as defined in Article 242(17) CRR
251	<b>DETACHMENT POINT (%)</b> The detachment point (%) as referred to in Article 256(2) CRR
260-280	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss). The same criteria of classification among tranches used for on-balance sheet items shall be applied here.
290-300	<b>MATURITY</b>
290	<b>FIRST FORESEEABLE TERMINATION DATE</b> The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates: (i) the date when a clean-up call option (as defined in Article 242(1) CRR) might first be exercised, taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities; (ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation. The day, month and year of the first expected termination date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.

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Columns	
291	<p><b>ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION</b></p> <p>Type of call relevant for the first expected termination date:</p> <ul style="list-style-type: none"> <li>— Clean-up call option meeting the requirements of point (g) of Article 244(4) CRR;</li> <li>— Other clean-up call option;</li> <li>— Other type of call option.</li> </ul>
300	<p><b>LEGAL FINAL MATURITY DATE</b></p> <p>The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).</p> <p>The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.</p>
302-304	<b>MEMORANDUM ITEMS</b>
302	<p><b>ATTACHMENT POINT OF RISK SOLD (%)</b></p> <p>Originators, only, shall report the attachment point of the most subordinated tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
303	<p><b>DETACHMENT POINT OF RISK SOLD (%)</b></p> <p>Originators, only, shall report the detachment point of the most senior tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
304	<p><b>RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)</b></p> <p>Originators, only, shall report the Expected Loss (EL) plus the Unexpected loss (UL) of the securitised assets transferred to third parties as a percentage of the total EL plus UL. The EL and UL of the underlying exposures shall be reported, which shall then be allocated via the securitisation waterfall to the respective tranches of the securitisation. For SA banks, EL shall be the specific credit risk adjustment of the securitised assets and the UL shall be the capital requirement of the securitised exposures.</p>

## 3.9.4. C 14.01 – Detailed information on securitisations (SEC DETAILS 2)

113c. The template SEC DETAILS 2 shall be reported separately for the following approaches:

- 1) SEC-IRBA;
- 2) SEC-SA;
- 3) SEC-ERBA;
- 4) 1 250 %.

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Columns	
005	<b>ROW NUMBER</b>  The row number is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.
010	<b>INTERNAL CODE</b>  Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction.
020	<b>IDENTIFIER OF THE SECURITISATION (Code/Name)</b>  Code used for the legal registration of the securitisation position, or transaction in case of several positions that can be reported in the same row, or, if not available, the name by which the securitisation position or transaction is known in the market, or within the institution in the case of an internal or private securitisation. Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.
310-400	<b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</b>  This block of columns gathers information on the securitisation positions broken down by on/off balance sheet positions and the tranches (senior/mezzanine/first loss) at reporting date.
310-330	<b>ON-BALANCE SHEET ITEMS</b>  The same criteria of classification among tranches used for columns 230, 240 and 250 shall be applied here.
340-361	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b>  The same criteria of classification among tranches used for columns 260 to 280 shall be applied here.
351 and 361	<b>RW CORRESPONDING TO PROTECTION PROVIDER/INSTRUMENT</b>  % RW of the eligible guarantor or % RW of the corresponding instrument that provides credit protection in accordance with Article 249 CRR.
370-400	<b>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE-CONVERSION FACTORS</b>  This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 340-361).

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Columns	
370	<p><b>DIRECT CREDIT SUBSTITUTES (DCS)</b></p> <p>This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).</p> <p>In accordance with Annex I to CRR, the following full risk off-balance sheet items shall be regarded as DCS:</p> <ul style="list-style-type: none"> <li>— <i>Guarantees having the character of credit substitutes.</i></li> <li>— <i>Irrevocable standby letters of credit having the character of credit substitutes.</i></li> </ul>
380	<p><b>IRS/CRS</b></p> <p>IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. Those derivatives are listed in Annex II to the CRR.</p>
390	<p><b>LIQUIDITY FACILITIES</b></p> <p>Liquidity facilities (LF) as defined in Article 242(3) CRR.</p>
400	<p><b>OTHER</b></p> <p>Remaining off-balance sheet items.</p>
411	<p><b>EXPOSURE VALUE</b></p> <p>This information is closely related to column 0180 in the CR SEC template.</p>
420	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>This information is closely related to column 0190 in the CR SEC template.</p> <p>A negative figure shall be reported in this column.</p>
430	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP</b></p> <p>This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount determined on the basis of securitised exposures), no data shall be reported in this column.</p> <p>In the case of securitisations of liabilities, this column shall not be reported.</p> <p>In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 570 of MKR SA SEC, or columns 410 and 420 (the relevant for the own funds requirement) of MKR SA CTP, respectively.</p>
431	<p><b>(-) REDUCTION DUE TO RISK WEIGHT CAP</b></p> <p>Article 267 CRR</p>
432	<p><b>(-) REDUCTION DUE TO OVERALL CAP</b></p> <p>Article 268 CRR</p>

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Columns	
440	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP</b></p> <p>This column gathers information on the risk weighted exposure amount after caps applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. own funds requirements determined on the basis of securitised exposures) no data shall be reported in this column.</p> <p>In the case of securitisations of liabilities, this column shall not be reported.</p> <p>In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 600 of MKR SA SEC, or column 450 of MKR SA CTP, respectively.</p>
447-448	<b>MEMORANDUM ITEMS</b>
447	<p><b>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA</b></p> <p>Articles 263 and 264 CRR. This column shall only be reported for rated transactions before cap and it shall not be reported for transactions under SEC-ERBA.</p>
448	<p><b>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA</b></p> <p>Articles 261 and 262 CRR. This column shall be reported before cap and it shall not be reported for transactions under SEC-SA.</p>
450-470	<b>SECURITISATION POSITIONS – TRADING BOOK</b>
450	<p><b>CTP OR NON-CTP?</b></p> <p>Institutions shall report the following abbreviations:</p> <p>C – Correlation Trading Portfolio (CTP);</p> <p>N – Non-CTP</p>
460-470	<p><b>NET POSITIONS – LONG/SHORT</b></p> <p>See columns 050/060 of MKR SA SEC or MKR SA CTP, respectively.</p>

## 4. OPERATIONAL RISK TEMPLATES

## 4.1. C 16.00 – OPERATIONAL RISK (OPR)

## 4.1.1. General Remarks

114. This template provides information on the calculation of own funds requirements in accordance with Articles 312 to 324 CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level.

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115. Institutions using the BIA, TSA or ASA shall calculate their own funds requirement, based on the information at financial year-end. Where audited figures are not available, institutions may use business estimates. Where audited figures are used, institutions shall report the audited figures which are expected to remain unchanged. Deviations from this 'unchanged' principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.
116. Where an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. The competent authority may also on its own initiative require an institution to modify the calculation. An institution that has been in operation for less than three years may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as those data are available.
117. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. Where applicable, it must be detailed which part of that amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.
118. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.
119. This template shall be submitted by all institutions subject to operational risk own funds requirement.

## 4.1.2. Instructions concerning specific positions

Columns	
010-030	<p><b>RELEVANT INDICATOR</b></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) shall report the relevant indicator for the respective years in columns 010 to 030. Moreover, in case of a combined use of different approaches as referred in Article 314 CRR, institutions shall also report, for information purposes, relevant the indicator for the activities subject to AMA. The same shall apply for all other AMA banks.</p> <p>Hereafter, the term 'relevant indicator' refers to 'the sum of the elements' at the end of the financial year as referred to in point 1 in Table 1 of Article 316 CRR.</p>

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Columns	
	<p>Where the institution has less than 3 years of data on 'relevant indicator' available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the template. Where, for instance, historical data for only one year is available, those data shall be reported in column 030. Where it seems reasonable, the forward looking estimates shall be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p> <p>Furthermore, where there are no historical data on 'relevant indicator' available, the institution may use forward-looking business estimates.</p>
040-060	<p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>These columns shall be used to report the amounts of the loans and advances, as referred to in point (b) of Article 319(1) CRR, for business lines 'commercial banking' and 'retail banking'. Those amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to the alternative standard approach (point (a) of Article 319(1) CRR).</p> <p>For the 'commercial banking' business line, securities held in the non-trading book shall also be included.</p>
070	<p><b>OWN FUND REQUIREMENT</b></p> <p>The own fund requirement shall be calculated in accordance with the approaches used and in accordance with Articles 312 to 324 CRR. The resulting amount shall be reported in column 070.</p>
071	<p><b>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) CRR</p> <p>Own funds requirements in column 070 multiplied by 12,5.</p>
080	<p><b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b></p> <p>Where a permission to use the AMA at consolidated level (Article 18(1) CRR) has been granted in accordance with Article 312(2) CRR, operational risk capital shall be allocated between the different entities of the group on the basis of the methodology applied by the institutions to consider diversification effects in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or an EU parent mixed financial holding company. The result of that allocation shall be reported in this column.</p>
090-120	<p><b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b></p>
090	<p><b>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b></p> <p>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>

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Columns	
100	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b></p> <p>In column 100, the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in point (a) of Article 322(2) CRR) shall be reported.</p>
110	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</b></p> <p>The diversification effect in column 110 shall be the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a 'perfect dependence' situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than 'perfect dependence' between the risk classes). The 'perfect dependence' situation occurs in the 'default case', that is where the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is calculated as the sum of the individual operational risk measures of the chosen risk classes. In that case, the correlation between the risk classes is assumed to be 100 % and the value in the column has to be set to zero. Conversely, where the institution calculates an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the 'default case' and the AMA capital obtained after applying the correlations structure between the risk classes. The value reflects the 'diversification capacity' of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In column 110, the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.</p>
120	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)</b></p> <p>In column 120 the impact of insurance and other risk transfer mechanisms as referred to in Article 323 CRR shall be reported.</p>
Rows	
010	<p><b>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b></p> <p>This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 CRR).</p>
020	<p><b>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES</b></p> <p>The own funds requirement calculated in accordance with the TSA and ASA (Articles 317, 318 and 319 CRR) shall be reported.</p>

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Rows	
030-100	<p><b>SUBJECT TO TSA</b></p> <p>Where the TSA is used, the relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines referred to in Table 2 of Article 317 CRR. The mapping of activities into business lines shall follow the principles described in Article 318 CRR.</p>
110-120	<p><b>SUBJECT TO ASA</b></p> <p>Institutions using the ASA (Article 319 CRR) shall report for the respective years the relevant indicator separately for each business line in rows 030 to 050 and 080 to 100 and in rows 110 and 120 for business lines ‘commercial banking’ and ‘retail banking’.</p> <p>Rows 110 and 120 shall present the amount of the relevant indicator of activities subject to ASA, distinguishing between the amount corresponding to the business line ‘commercial banking’ and the amounts corresponding to the business line ‘retail banking’ (Article 319 CRR). There can be amounts for the rows corresponding to ‘commercial banking’ and ‘retail banking’ under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p>
130	<p><b>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b></p> <p>The relevant data for AMA institutions (Article 312(2) and Articles 321, 322 and 323 CRR) shall be reported.</p> <p>Where different approaches are combined as indicated in Article 314 CRR, information on relevant indicator for activities subject to AMA shall be reported. The same shall apply for all other AMA banks.</p>

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

##### 4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year by event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the most recent year.
121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.

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122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk in accordance with Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02, irrespective of the approach applied to calculate own funds requirements.
123. 'Gross loss' means a loss – as referred to in point (b) of Article 322(3) CRR – stemming from an operational risk event or loss event type before recoveries of any kind, without prejudice to 'rapidly recovered loss events' as defined below.
124. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.
125. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, and neither into the OPR DETAILS reporting.
126. 'Date of accounting' means the date when a loss or reserve/provision was first recognised in the Profit and Loss statement, against an operational risk loss. Those date logically follow the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).
127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses ('root-event') are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts, respectively amounts of loss adjustments, shall be summed up.
128. The figures reported in June of the respective year shall be interim figures, while the final figures shall be reported in December. Therefore, the figures in June shall have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December shall have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported in June and December, 'previous reporting reference periods' shall mean all reporting reference periods until and including the one ending at the preceding calendar year end.

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129. In order to verify compliance with the criterion laid down in point (i) of Article 5(b)(2)(b) of this Implementing Regulation, an institution shall use the latest statistics as available in the Supervisory Disclosure webpage of EBA to get ‘the sum of individual balance sheet totals of all institutions within the same Member State’. In order to verify the criterion laid down in point (iii) of Article 5(b)(2)(b) of this Implementing Regulation, the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010)<sup>(13)</sup> and published by Eurostat for the previous calendar year shall be used.

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

##### 4.2.2.1. General Remarks

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

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

132. Rows present the business lines, and within each business line, information on the number of loss events (new loss events), the gross loss amount (new loss events), the number of loss events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

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

<sup>(13)</sup> Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union (OJ L 174 26.6.2013, p. 1).

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## 4.2.2.2. Instructions concerning specific positions

Columns	
0010-0070	<p><b>EVENT TYPES</b></p> <p>Institutions shall report the losses in the respective columns 010 to 070 in accordance with the loss event types referred to in Article 324 CRR.</p> <p>Institutions that calculate their own funds requirement in accordance with the BIA may report those losses for which the loss event type is not identified in column 080 only.</p>
0080	<p><b>TOTAL LOSS EVENT TYPES</b></p> <p>In column 080, for each business line, institutions shall report the total 'number of loss events (new loss events)', the total of 'gross loss amount (new loss events)', the total 'number of loss events subject to loss adjustments', the total of 'loss adjustments relating to previous reporting periods', the 'maximum single loss', the 'sum of the five largest losses', the total of 'total direct loss recovery' and the total of 'total recovery from insurance and other risk transfer mechanisms'.</p> <p>Provided that the institution has identified the loss event types for all losses, column 080 shall show the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the 'loss adjustments relating to previous reporting periods' reported in columns 010 to 070.</p> <p>The 'maximum single loss' reported in column 080 shall be the maximum single loss within a business line and identical to the maximum of the 'maximum single losses' reported in columns 010 to 070, provided that the institution has identified the loss event types for all losses.</p> <p>For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line shall be reported.</p>
0090-0100	<p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b></p> <p>Institutions shall report in columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with the last sentence of point (c) of Article 322(3) CRR.</p> <p>Where the institution applies only one threshold for in each business line, only column 090 shall be filled in.</p> <p>Where there are different thresholds applied within the same regulatory business line, the highest applicable threshold (column 100) shall be filled in as well.</p>

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Rows	
0010-0880	<p><b>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</b></p> <p>For each business line referred to in Table 2 of Article 317(4) CRR, including the additional business line ‘Corporate items’ as referred to in point (b) of Article 322(3) CRR, and for each loss event type, the institution shall report, in accordance with the internal thresholds, the following information: number of loss events (new loss events), gross loss amount (new loss events), the number of loss events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.</p> <p>For a loss event that affects more than one business line the ‘gross loss amount’ shall be distributed amongst all the affected business lines.</p> <p>Institutions that calculate their own funds requirement in accordance with the BIA can report those losses for which the business line is not identified in rows 910-980 only.</p>
0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810	<p><b>Number of loss events (new loss events)</b></p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to ‘new events’, i.e. operational risk events:</p> <ul style="list-style-type: none"> <li>(i) ‘accounted for the first time’ within the reporting reference period; or</li> <li>(ii) ‘accounted for the first time’ within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.</li> </ul> <p>‘New loss events’ do not include loss events ‘accounted for the first time’ within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820	<p><b>Gross loss amount (new loss events)</b></p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g. direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p>

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Rows	
	<p>The reported gross loss amount shall refer to ‘new loss events’ as referred to in the row above of this table. For loss events ‘accounted for the first time’ within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830	<p><b>Number of loss events subject to loss adjustments</b></p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events ‘accounted for the first time’ in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840	<p><b>Loss adjustments relating to previous reporting periods</b></p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events ‘accounted for the first time’ and reported in previous reporting reference periods;</li> <li>(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events ‘accounted for the first time’ and reported in previous reporting reference periods.</li> </ul>
	<p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p>

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Rows	
	<p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850	<p><b>Maximum single loss</b></p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> <li>(i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and</li> <li>(ii) the largest positive loss adjustment amount (as referred to in rows 0040, 0140, ..., 0840 above) related to a loss event reported for the first time within a previous reporting reference period.</li> </ul> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860	<p><b>Sum of the five largest losses</b></p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and</li> <li>(ii) the positive loss adjustment amounts (as defined for rows 0040, 0140, ..., 0840 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment.</li> </ul> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0070, 0170, 0270, 0370, 0470, 0570, 0670, 0770, 0870	<p><b>Total direct loss recovery</b></p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those which are subject to Article 323 CRR as referred to in the row of this table below.</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>

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Rows	
0080, 0180, 0280, 0380, 0480, 0580, 0680, 0780, 0880	<p><b>Total recovery from insurance and other risk transfer mechanisms</b></p> <p>Recoveries from insurance and other risk transfer mechanisms shall be those recoveries which are subject to Article 323 CRR.</p> <p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0910-0980	<p><b>TOTAL BUSINESS LINES</b></p> <p>For each loss event type (column 0010 to 0080), the information on total business lines has to be reported.</p>
0910-0914	<p><b>Number of loss events</b></p> <p>In row 0910, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>In rows 0911 – 0914, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported.</p> <p>Provided that the institution has assigned all its losses to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ as referred to in point (b) of Article 322(3) CRR or that it has identified the loss event types for all losses, the following shall apply for column 080, as appropriate:</p> <ul style="list-style-type: none"> <li>— The total number of loss events reported in rows 0910 to 0914 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event.</li> <li>— The figure reported in column 0080, row 0910 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 080, because one loss event can have an impact in different business lines simultaneously.</li> </ul>
0920-0924	<p><b>Gross loss amount (new loss events)</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the gross loss amount (new loss events) reported in row 0920 shall be the simple aggregation of the gross loss amounts of new loss events for each business line.</p>

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Rows	
	<p>In rows 0921 – 0924, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>
<p>0930, 0935, 0936</p>	<p><b>Number of loss events subject to loss adjustments</b></p> <p>In row 0930, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0130, ..., 0830 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p>
<p>0940, 0945, 0946</p>	<p><b>Loss adjustments relating to previous reporting periods</b></p> <p>In row 0940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as reported in rows 0040, 0140, ..., 0840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line 'corporate items' referred to in point (b) of Article 322(3) CRR, the amount reported in row 0940 shall be the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.</p> <p>The amount of loss adjustments shall be broken down into the amount related to loss events for which a positive loss adjustment was made in the reporting reference period (row 0945, reported with as positive figure) and the amount related to loss events for which a negative loss adjustment was made within the reporting period (row 0946, reported as negative figure). Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the loss event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment itself.</p>

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Rows	
0950	<p><b>Maximum single loss</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the maximum single loss shall be the maximum loss over the internal threshold for each loss event type and amongst all business lines. Those figures may be higher than the highest single loss recorded in each business line where a loss event impacts different business lines.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR respectively that it has identified the loss event types for all losses, the following shall apply for column 0080:</p> <ul style="list-style-type: none"> <li>— The maximum single loss reported shall be equal to the highest of the values reported in columns 0010 – 0070 of this row.</li> <li>— Where there are loss events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of ‘Maximum single loss’ per business line reported in other rows of column 080.</li> </ul>
0960	<p><b>Sum of the five largest losses</b></p> <p>The sum of the five largest gross losses for each loss event type and amongst all business lines shall be reported. That sum may be higher than the highest sum of the five largest losses recorded in each business line. That sum has to be reported regardless of the number of losses.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR and that it has identified the loss event types for all losses, for column 0080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it is not necessarily equal to either the maximum value of ‘sum of the five largest losses’ in row 0960 or the maximum value of ‘sum of the five largest losses’ in column 0080.</p>
0970	<p><b>Total direct loss recovery</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the total direct loss recovery shall be the simple aggregation of the total direct loss recovery for each business line.</p>
0980	<p><b>Total recovery from insurance and other risk transfer mechanisms</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the total recovery from insurance and other risk transfer mechanisms shall be the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.</p>

**▼ M11**

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

4.2.3.1. General Remarks

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

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

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

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

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

Subject to that threshold:

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

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

(c) Loss events shall be ranked based on the gross loss attributed to them.

(d) A loss event shall only be considered once.

4.2.3.2. Instructions concerning specific positions

Columns	
0010	<p><b>Event ID</b></p> <p>The event ID is a row identifier and shall be unique for each row in the template.</p> <p>Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.</p>
0020	<p><b>Date of Accounting</b></p> <p>Date of accounting means the date where a loss or reserve/provision against an operational risk loss was first recognised in the Profit and Loss statement.</p>

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Columns	
0030	<b>Date of occurrence</b> Date of occurrence shall be the date when the operational risk loss event happened or first began.
0040	<b>Date of discovery</b> Date of discovery shall be the date on which the institution became aware of the operational risk loss event.
0050	<b>Loss event type</b> Loss event types as referred to in Article 324 CRR.
0060	<b>Gross loss</b> Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01
0070	<b>Gross loss net of direct recoveries</b> Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01, net of direct recoveries pertinent to that loss event
0080 – 0160	<b>Gross loss by business line</b> The gross loss as reported in column 0060 shall be allocated to the relevant business lines as referred to in Table 2 of Article 317(4) CRR and point (b) of Article 322(3) CRR.
0170	<b>Legal Entity name</b> Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
0180	<b>Legal Entity ID</b> LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
0190	<b>Business Unit</b> Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
0200	<b>Description</b> Narrative description of the loss event, where necessary in a generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the loss event, where known.

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## 5. MARKET RISK TEMPLATES

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

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

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

5.1.1. General Remarks

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

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

5.1.2. Instructions concerning specific positions

Columns	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Article 102 and Article 105(1) CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties in accordance with the second sentence of the first subparagraph of Article 345(1) CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) CRR.</p>

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Columns	
030-040	<b>NET POSITIONS (LONG AND SHORT)</b>  Articles 327 to 329 and Article 334 CRR. Regarding the distinction between Long and Short positions, see Article 328(2) CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b>  Those net positions that, in accordance with the different approaches considered in Chapter 2 of Title IV of Part Three CRR, receive a capital charge.
060	<b>OWN FUNDS REQUIREMENTS</b>  The capital charge for any relevant position in accordance with Chapter 2 of Title IV of Part Three CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b>  Point (b) of Article 92(4) CRR. Result of the multiplication of the own funds requirements by 12,5.
Rows	
010-350	<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b>  Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk in accordance with point (b)(i) of Article 92(3) CRR and Chapter 2 of Title IV of Part Three CRR shall be reported depending on risk category, maturity and approach used.
011	<b>GENERAL RISK.</b>
012	<b>Derivatives</b>  Derivatives included in the calculation of interest rate risk of trading book positions, taking into account Articles 328 to 331 CRR, where applicable.
013	<b>Other assets and liabilities</b>  Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
020-200	<b>MATURITY BASED APPROACH</b>  Positions in traded debt instruments subject to the maturity-based approach referred to in paragraphs 1 to 8 of Article 339 CRR and the corresponding own funds requirements calculated in accordance with Article 339(9) CRR. The position shall be split by zones 1, 2 and 3 and those zones shall be split by the maturity of the instruments.
210-240	<b>GENERAL RISK. DURATION BASED APPROACH</b>  Positions in traded debt instruments subject to the duration-based approach referred to in paragraphs 1 to 6 of Article 340 CRR and the corresponding own funds requirements calculated in accordance with Article 340(7) CRR. The position shall be split by zones 1, 2 and 3.

## ▼ M11

Rows	
250	<p><b>SPECIFIC RISK</b></p> <p>Sum of amounts reported in rows 251, 325 and 330.</p> <p>Positions in traded debt instruments subject to the specific risk capital requirements and their corresponding capital requirements in accordance with point (b) of Article 92(3) and Article 335, paragraphs 1, 2 and 3 of Article 336 and Articles 337 and 338 CRR. Be also aware of the last sentence in Article 327(1) CRR.</p>
251-321	<p><b>Own funds requirement for non-securitisation debt instruments</b></p> <p>Sum of the amounts reported in rows 260 to 321.</p> <p>The own funds requirement of the n-th to default credit derivatives which are not rated externally shall be calculated by summing up the risk weights of the reference entities (point (e) of Article 332(1) CRR and the second subparagraph of Article 332(1) CRR – ‘look-through’). N-th-to-default credit derivatives which are rated externally (the third subparagraph of Article 332(1) CRR) shall be reported separately in line 321.</p> <p>Reporting of positions subject to Article 336(3) CRR: There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book in accordance with Article 129(3) CRR (covered bonds). The specific own funds requirements shall be half of the percentage of the second category referred to in Table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 in accordance with the residual term to final maturity.</p> <p>Where the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 CRR shall be applied.</p>
325	<p><b>Own funds requirement for securitisation instruments</b></p> <p>Total own funds requirements reported in column 610 of template MKR SA SEC. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.</p>
330	<p><b>Own funds requirement for the correlation trading portfolio</b></p> <p>Total own funds requirements reported in column 450 of template MKR SA CTP. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.</p>
350-390	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Article 329(3) CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported broken down by the method used for their calculation.</p>

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

## 5.2.1. General Remarks

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

▼ **M11**

142. The MKR SA SEC template presents the own funds requirement only for the specific risk of securitisation positions in accordance with Article 335 CRR in connection with 337 CRR. Where securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all positions of the trading book, irrespective of the approach institutions apply to determine the risk weight for each of the positions in accordance with Chapter 5 of Title II of Part Three CRR. The own funds requirements of the general risk of those positions shall be reported in the MKR SA TDI or the MKR IM template.
143. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR). Where this is the case, those positions have to be reported in row 460 of CA1.

## 5.2.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b>  Article 102 and Article 105(1) CRR in conjunction with Article 337 CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to those gross positions, see Article 328(2) CRR.
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b>  Point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR
050-060	<b>NET POSITIONS (LONG AND SHORT)</b>  Articles 327, 328, 329 and 334 CRR. Regarding the distinction between long and short positions, see Article 328(2) CRR.
061-104	<b>BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS</b>  Articles 259 to 262, Tables 1 and 2 of Article 263, Tables 3 and 4 of Article 264 and Article 266 CRR.  The breakdown shall be done separately for long and short positions.
402-406	<b>BREAKDOWN OF THE NET POSITIONS BY APPROACHES</b>  Article 254 CRR
402	<b>SEC-IRBA</b>  Article 259 and 260 CRR
403	<b>SEC-SA</b>  Article 261 and 262 CRR
404	<b>SEC-ERBA</b>  Article 263 and 264 CRR

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Columns	
405	<b>INTERNAL ASSESSMENT APPROACH</b> Articles 254 and 265 CRR and Article 266(5) CRR.
406	<b>OTHER (RW = 1 250 %)</b> Article 254(7) CRR
530-540	<b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402</b> Article 270a CRR
570	<b>BEFORE CAP</b> Article 337 CRR, without taking into account the discretion of Article 335 CRR which allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.
601	<b>AFTER CAP/TOTAL OWN FUND REQUIREMENTS</b> Article 337 CRR, taking into account the discretion of Article 335 CRR.
Rows	
010	<b>TOTAL EXPOSURES</b> Total amount of outstanding securitisations and re-securitisations (held in the trading book) reported by the institution playing the role/s of originator or investor or sponsor.
040, 070 and 100	<b>SECURITISATION POSITIONS</b> Point 62 of Article 4(1) CRR.
020, 050, 080 and 110	<b>RE-SECURITISATIONS POSITIONS</b> Point 64 of Article 4(1) CRR
041, 071 and 101	<b>OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b> Total amount of securitisation positions which fulfil the criteria of Article 243 CRR or Article 270 CRR and therefore qualify for differentiated capital treatment.
030-050	<b>ORIGINATOR</b> Point (13) of Article 4(1) CRR
060-080	<b>INVESTOR</b> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender.

▼ **M11**

Rows	
090-110	<p><b>SPONSOR</b></p> <p>Point (14) of Article 4(1) CRR.</p> <p>A sponsor that also securitises its own assets shall fill in the originator's rows with the information regarding its own securitised assets.</p>

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

#### 5.3.1. General Remarks

144. This template requests information on positions of the Correlation Trading Portfolio (CTP) (comprising securitisations, nth-to-default credit derivatives and other CTP positions included in accordance with Article 338(3) CRR) and the corresponding own funds requirements under the Standardised Approach.
145. The MKR SA CTP template presents the own funds requirement only for the specific risk of positions assigned to the CTP in accordance with Article 335 CRR in conjunction with paragraphs 2 and 3 of Article 338 CRR. If CTP-positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the approach institutions apply to determine the risk weight for each of the positions in accordance with Chapter 5 of Title II of Part Three CRR. The own funds requirements for the general risk of these positions are reported in the MKR SA TDI or the MKR IM template.
146. The template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. Securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in row 110. The 'other CTP-positions' are positions that are neither securitisation positions nor n-th to default credit derivatives (see Article 338(3) CRR), but they are explicitly 'linked' to one of those two positions (because of the hedging intent).
147. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR). Where this is the case, those positions have to be reported in row 460 of CA1.

#### 5.3.2. Instructions concerning specific positions

Columns	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Article 102 and Article 105(1) CRR in conjunction paragraphs 2 and 3 of Article 338 CRR (positions assigned to the Correlation Trading Portfolio)</p> <p>Regarding the distinction between long and short positions, also applicable to those gross positions, see Article 328(2) CRR.</p>

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Columns	
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b> Article 253 CRR
050-060	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327, 328, 329 and 334 CRR Regarding the distinction between long and short positions, see Article 328(2) CRR.
071-097	<b>BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS</b> Articles 259 to 262, Tables 1 and 2 of Article 263, Tables 3 and 4 of Article 264 and Article 266 CRR
402-406	<b>BREAKDOWN OF THE NET POSITIONS BY APPROACHES</b> Article 254 CRR
402	<b>SEC-IRBA</b> Articles 259 and 260 CRR
403	<b>SEC-SA</b> Articles 261 and 262 CRR
404	<b>SEC-ERBA</b> Articles 263 and 264 CRR
405	<b>INTERNAL ASSESSMENT APPROACH</b> Articles 254 and 265 and Article 266(5) CRR.
406	<b>OTHER (RW = 1 250 %)</b> Article 254(7) CRR
410-420	<b>BEFORE CAP – WEIGHTED NET LONG/SHORT POSITIONS</b> Article 338 CRR, without taking into account the discretion of Article 335 CRR
430-440	<b>AFTER CAP – WEIGHTED NET LONG/SHORT POSITIONS</b> Article 338 CRR, taking into account the discretion of Article 335 CRR
450	<b>TOTAL OWN FUNDS REQUIREMENTS</b> The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 430) or (ii) the specific risk charge that would apply just to the net short positions (column 440).

▼ **M11**

Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.</p>
020-040	<p><b>ORIGINATOR</b></p> <p>Point (13) of Article 4(1) CRR</p>
050-070	<p><b>INVESTOR</b></p> <p>Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender</p>
080-100	<p><b>SPONSOR</b></p> <p>Point (14) of Article 4(1) CRR</p> <p>A sponsor that also securitises its own assets shall fill in the originator's rows with the information regarding its own securitised assets.</p>
030, 060 and 090	<p><b>SECURITISATION POSITIONS</b></p> <p>The correlation trading portfolio shall comprise securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set out in paragraphs 2 and 3 of Article 338 CRR.</p> <p>Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row 'Other CTP positions'.</p>
110	<p><b>N-TH-TO-DEFAULT CREDIT DERIVATIVES</b></p> <p>N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives in accordance with Article 347 CRR shall both be reported here.</p> <p>The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives.</p>
040, 070, 100 and 120	<p><b>OTHER CTP POSITIONS</b></p> <p>The following positions are included:</p> <ul style="list-style-type: none"> <li>— Derivatives of securitisation exposures that provide a pro-rata share, as well as positions hedging CTP positions;</li> <li>— CTP positions hedged by credit derivatives in accordance with Article 346 CRR;</li> <li>— Other positions that satisfy Article 338(3) CRR.</li> </ul>

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

## 5.4.1. General Remarks

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

149. The template has to be filled out separately for the 'Total', plus a static, pre-defined list of the following markets: Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, United Kingdom, Albania, Japan, Former Yugoslav Republic of Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine, USA, Euro Area plus one residual template for all other markets. For the purpose of this reporting requirement, the term 'market' shall be read as 'country' (except for countries belonging to the Euro Area, see Commission Delegated Regulation (EU) No 525/2014 <sup>(14)</sup>).

## 5.4.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b>  Article 102 and Article 105(1) CRR.  These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties as referred to in the second sentence of the first subparagraph of Article 345(1) CRR.
030-040	<b>NET POSITIONS (LONG AND SHORT)</b>  Articles 327, 329, 332, 341 and 345 CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b>  Those net positions that, in accordance with the different approaches considered in Chapter 2 of Title IV of Part Three CRR receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures as referred to in the second sentence of Article 344(4) CRR shall not be included in this column.
060	<b>OWN FUNDS REQUIREMENTS</b>  The own funds requirement in accordance with Chapter 2 of Title IV of Part Three CRR for any relevant position
070	<b>TOTAL RISK EXPOSURE AMOUNT</b>  Point (b) of Article 92(4) CRR.  Result of the multiplication of the own funds requirements by 12,5.

<sup>(14)</sup> Commission Delegated Regulation (EU) No 525/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the definition of market (OJ L 148, 20.5.2014, p. 15).

▼ **M11**

Rows	
010-130	<b>EQUITIES IN TRADING BOOK</b>  Own funds requirements for position risk as referred to in point (b)(i) of Article 92(3) CRR and Section 3 of Chapter 2 of Title IV of Part Three CRR.
020-040	<b>GENERAL RISK</b>  Positions in equities subject to general risk (Article 343 CRR) and their correspondent own funds requirement in accordance with Section 3 of Chapter 2 of Title IV of Part Three CRR  Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk.  Rows 021 and 022 request information on the breakdown by instruments.  Only the breakdown in rows 030 and 040 shall be used as a basis for the calculation of own funds requirements.
021	<b>Derivatives</b>  Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332 CRR, where applicable
022	<b>Other assets and liabilities</b>  Instruments other than derivatives included in the calculation of equity risk of trading book positions.
030	<b>Exchange traded stock-index futures broadly diversified and subject to a particular approach</b>  Exchange traded stock-index futures broadly diversified and subject to a particular approach in accordance with Commission Implementing Regulation (EU) No 945/2014 <sup>(15)</sup>  Those positions shall be only subject to general risk and, accordingly, must not be reported in row 050.
040	<b>Other equities than exchange traded stock-index futures broadly diversified</b>  Other positions in equities subject to specific risk as well as the correspondent own funds requirements in accordance with Article 343 CRR, including positions in stock index futures treated in accordance with Article 344(3) CRR
050	<b>SPECIFIC RISK</b>  Positions in equities subject to specific risk and the correspondent own funds requirement in accordance with Article 342 CRR, excluding positions in stock-index futures treated in accordance with the second sentence of Article 344(4) CRR

<sup>(15)</sup> Commission Implementing Regulation (EU) No 945/2014 of 4 September 2014 laying down implementing technical standards with regard to relevant appropriately diversified indices according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

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Rows	
090-130	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Paragraphs 2 and 3 of Article 329 CRR</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>

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

## 5.5.1. General Remarks

150. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange risk treated under the Standardised Approach. The position shall be calculated for each currency (including EUR), gold, and positions to CIUs.

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

## 5.5.2. Instructions concerning specific positions

Columns	
020-030	<p><b>ALL POSITIONS (LONG AND SHORT)</b></p> <p>Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) CRR</p> <p>In accordance with Article 352(2) CRR and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) CRR and positions related to items that are already deducted in the calculation of own funds shall not be reported.</p>
040-050	<p><b>NET POSITIONS (LONG AND SHORT)</b></p> <p>Article 352(3), the first two sentences of Article 352(4), and Article 353 CRR</p> <p>The net positions are calculated by each currency in accordance with Article 352(1) CRR. Consequently, both long and short positions may be reported at the same time.</p>

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Columns	
060-080	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE</b></p> <p>The third sentence of Article 352(4) and Articles 353 and 354 CRR</p>
060-070	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)</b></p> <p>The long and short net positions for each currency shall be calculated by deducting the total of short positions from the total of long positions.</p> <p>Long net positions for each operation in a currency shall be added to obtain the long net position in that currency.</p> <p>Short net positions for each operation in a currency shall be added to obtain the short net position in that currency.</p> <p>Unmatched positions in non-reporting currencies shall be added to positions subject to capital charges for other currencies (row 030) in column 060 or 070, depending on their short or long arrangement.</p>
080	<p><b>POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)</b></p> <p>Matched positions for closely correlated currencies.</p>
090	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>The capital charge for any relevant position in accordance with Chapter 3 of Title IV of Part Three CRR</p>
100	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Point (b) of Article 92(4) CRR.</p> <p>Result of the multiplication of the own funds requirements by 12,5.</p>
Rows	
010	<p><b>TOTAL POSITIONS</b></p> <p>All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 CRR as well as their correspondent own funds requirements for the foreign-exchange risk referred to in point (c)(i) of Article 92(3), taking into account paragraphs 2 and 4 of Article 352 CRR (for conversion into the reporting currency).</p>
020	<p><b>CURRENCIES CLOSELY CORRELATED</b></p> <p>Positions and their correspondent own funds requirements for closely correlated currencies as referred to in Article 354 CRR.</p>
025	<p><b>Currencies closely correlated: of which: reporting currency</b></p> <p>Positions in the reporting currency which contribute to the calculation of the capital requirements in accordance with Article 354 CRR.</p>

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

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

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

## 5.6.1. General Remarks

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

## 5.6.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b>  Gross long/short positions considered positions in the same commodity in accordance with Article 357(4) CRR (see also Article 359(1) CRR)
030-040	<b>NET POSITIONS (LONG AND SHORT)</b>  As defined in Article 357(3) CRR
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b>  Those net positions that, in accordance with the different approaches considered in Chapter 4 of Title IV of Part Three CRR receive a capital charge
060	<b>OWN FUNDS REQUIREMENTS</b>  The own funds requirement calculated in accordance with Chapter 4 of Title IV of Part Three CRR for any relevant position
070	<b>TOTAL RISK EXPOSURE AMOUNT</b>  Point (b) of Article 92(4) CRR.  Result of the multiplication of the own funds requirements by 12,5

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

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

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

## 5.7.1. General Remarks

153. This template provides a breakdown of VaR and stressed VaR (sVaR) figures by the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.
154. Generally, it depends on the structure of the model of the institutions whether the figures for general and specific risk can be determined and reported separately or only as a total. The same holds true for the decomposition of the VaR/Stress-VaR into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can refrain from reporting those decompositions if it proves that reporting those figures would be unduly burdensome.

## 5.7.2. Instructions concerning specific positions

Columns	
030-040	<b>Value at Risk (VaR)</b> VaR means the maximum potential loss that would result from a price change with a given probability over a specific time horizon.
030	<b>Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)</b> Point (a)(ii) of Article 364(1) and Article 365(1) CRR

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Columns	
040	<b>Previous day VaR (VaRt-1)</b> Point (a)(i) of Article 364(1) and Article 365(1) CRR
050-060	<b>Stressed VaR</b> Stressed VaR means the maximum potential loss that would result from a price change with a given probability over a specific time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio.
050	<b>Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)</b> Point (b)(ii) of Article 364(1) and Article 365(1) CRR
060	<b>Latest available (SVaRt-1)</b> Point (b)(i) of Article 364(1) and Article 365(1) CRR
070-080	<b>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</b> Incremental default and migration risk capital charge means the maximum potential loss that would result from a price change linked to default and migration risks calculated in accordance with point (b) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR.
070	<b>12 weeks average measure</b> Point (b)(ii) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR
080	<b>Last Measure</b> Point (b)(i) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR
090-110	<b>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</b>
090	<b>FLOOR</b> Point (c) of Article 364(3) CRR = 8 % of the capital charge that would be calculated in accordance with Article 338(1) CRR for all positions in the 'all price risks' capital charge.
100-110	<b>12 WEEKS AVERAGE MEASURE AND LAST MEASURE</b> Point (b) of Article 364(3) CRR
110	<b>LAST MEASURE</b> Point (a) of Article 364(3) CRR

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Columns	
120	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Own funds requirements as referred to in Article 364 CRR of all risk factors, taking into account correlation effects, where applicable, plus incremental default and migration risk and all price of risks for CTP, but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according to Article 364(2) CRR</p>
130	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Point (b) of Article 92(4) CRR.</p> <p>Result of the multiplication of the own funds requirements by 12,5</p>
140	<p><b>Number of overshootings (during previous 250 working days)</b></p> <p>Referred to in Article 366 CRR</p> <p>The number of overshootings based on which the addend is determined shall be reported.</p>
150-160	<p><b>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</b></p> <p>As referred to in Article 366 CRR</p>
170-180	<p><b>ASSUMED CHARGE FOR CTP FLOOR – WEIGHTED NET LONG/SHORT POSITIONS AFTER CAP</b></p> <p>The amount reported and serving as the basis to calculate the floor capital charge for all price risks in accordance with point (c) of Article 364(3) CRR, taking into account the discretion of Article 335 CRR which stipulates that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
Rows	
010	<p><b>TOTAL POSITIONS</b></p> <p>Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) CRR linked to the risk factors specified in Article 367(2) CRR.</p> <p>Concerning the columns 030 to 060 (VAR and Stress-VAR), the figures in the total row are not equal to the decomposition of the figures for the VaR/Stress-VaR of the relevant risk components.</p>
020	<p><b>TRADED DEBT INSTRUMENTS</b></p> <p>Corresponds to the part of position risk referred to in Article 363(1) CRR, linked to the interest rates risk factors specified in point (a) of Article 367(2) CRR.</p>

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

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

## 5.8.1. Instructions concerning specific positions

Columns	
010	<b>Exposure value</b> Article 271 CRR in conjunction with Article 382 CRR. Total EAD from all transactions subject to CVA charge.

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Columns	
020	<p><b>Of which: OTC derivatives</b></p> <p>Article 271 CRR in conjunction with Article 382(1) CRR.</p> <p>The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set.</p>
030	<p><b>Of which: SFT</b></p> <p>Article 271 CRR in conjunction with Article 382(2) CRR</p> <p>The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set.</p>
040	<p><b>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</b></p> <p>Article 383 CRR in conjunction with point (d) of Article 363(1) CRR.</p> <p>VaR calculation based on internal models for market risk</p>
050	<p><b>PREVIOUS DAY (VaRt-1)</b></p> <p>See instructions for column 040.</p>
060	<p><b>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</b></p> <p>See instructions for column 040</p>
070	<p><b>LATEST AVAILABLE (SVaRt-1)</b></p> <p>See instructions for column 040</p>
080	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Point (d) of Article 92(3) CRR.</p> <p>Own funds requirements for CVA Risk calculated via the chosen method.</p>
090	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>Point (b) of Article 92(4) CRR.</p> <p>Own funds requirements multiplied by 12,5.</p>
	<b>Memorandum items</b>

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Columns	
100	<p><b>Number of counterparties</b></p> <p>Article 382 CRR</p> <p>Number of counterparties included in calculation of own funds for CVA risk.</p> <p>Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are the other contracting party.</p>
110	<p><b>Of which: proxy was used to determine credit spread</b></p> <p>Number of counterparties where the credit spread was determined using a proxy instead of directly observed market data.</p>
120	<p><b>INCURRED CVA</b></p> <p>Accounting provisions due to decreased credit worthiness of derivatives counterparties.</p>
130	<p><b>SINGLE NAME CDS</b></p> <p>Point (a) of Article 386(1) CRR</p> <p>Total notional amounts of single name CDS used as hedge for CVA risk.</p>
140	<p><b>INDEX CDS</b></p> <p>Point (b) of Article 386(1) CRR</p> <p>Total notional amounts of index CDS used as hedge for CVA risk.</p>
Rows	
010	<p><b>CVA risk total</b></p> <p>Sum of rows 020-040</p>
020	<p><b>Advanced method</b></p> <p>Advanced CVA risk method as prescribed by Article 383 CRR</p>
030	<p><b>Standardised method</b></p> <p>Standardised CVA risk method as prescribed by Article 384 CRR</p>
040	<p><b>Based on OEM</b></p> <p>Amounts subject to the application of Article 385 CRR</p>

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## 6. PRUDENT VALUATION (PRUVAL)

## 6.1. C 32.01 – PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

## 6.1.1. General remarks

154a. This template shall be completed by all institutions, irrespective of whether they have adopted the simplified approach for the determination of Additional Valuation Adjustments ('AVAs'). This template is dedicated to the absolute value of fair-valued assets and liabilities used to determine whether the conditions set out in Article 4 of Commission Delegated Regulation (EU) 2016/101<sup>(16)</sup> for using the simplified approach for the determination of AVAs are met.

154b. With regard to institutions using the simplified approach, this template shall provide the total AVA to be deducted from own funds pursuant to Articles 34 and 105 CRR as set out in Article 5 of the Delegated Regulation (EU) 2016/101, which shall be reported accordingly in row 290 of C 01.00.

## 6.1.2. Instructions concerning specific positions

Columns	
0010	<b>FAIR-VALUED ASSETS AND LIABILITIES</b>  Absolute value of fair-valued assets and liabilities, as stated in the financial statements under the applicable accounting framework, as referred to in Article 4(1) of Delegated Regulation (EU) 2016/101, before any exclusion in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0020	<b>OF WHICH: trading book</b>  Absolute value of fair-valued assets and liabilities, as reported in 010, corresponding to positions held in the trading book.
0030-0070	<b>FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1</b>  Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0030	<b>Exactly matching</b>  Exactly matching, offsetting fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.

<sup>(16)</sup> Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) (OJ L 21, 28.1.2016, p. 54).

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Columns	
0040	<p><b>Hedge accounting</b></p> <p>For positions subject to hedge accounting under the applicable accounting framework, absolute value of fair-valued assets and liabilities excluded in proportion to the impact of the relevant valuation change on CET1 capital in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.</p>
0050	<p><b>PRUDENTIAL Filters</b></p> <p>Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 due to the transitional application of the prudential filters referred to in Articles 467 and 468 CRR.</p>
0060	<p><b>Other</b></p> <p>Any other positions excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 due to adjustments to their accounting value having only a proportional effect on CET1 capital.</p> <p>This row shall only be populated in rare cases where elements excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 cannot be assigned to columns 0030, 0040 or 0050 of this template.</p>
0070	<p><b>Comment for other</b></p> <p>The main reasons why the positions reported in column 0060 were excluded shall be provided.</p>
0080	<p><b>FAIR-VALUED Assets and Liabilities included in ARTICLE 4(1) threshold</b></p> <p>Absolute value of fair-valued assets and liabilities actually included in the threshold computation in accordance with Article 4(1) of Delegated Regulation (EU) 2016/101.</p>
0090	<p><b>OF WHICH: trading book</b></p> <p>Absolute value of fair-valued assets and liabilities, as reported in column 0080, corresponding to positions held in the trading book.</p>
Rows	
0010 – 0210	The definitions of these categories shall match those of the corresponding rows of FINREP templates 1.1 and 1.2.
0010	<p><b>1. TOTAL FAIR-VALUED ASSETS AND LIABILITIES</b></p> <p>Total of fair-valued assets and liabilities reported in rows 20 to 210.</p>

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Rows	
0020	<p><b>1.1. TOTAL FAIR-VALUED ASSETS</b></p> <p>Total of fair-valued assets reported in rows 0030 to 0140.</p> <p>Relevant cells of rows 0030 to 0130 shall be reported in line with FINREP template F 01.01 of Annexes III and IV to this Implementing Regulation, depending on the institution's applicable standards:</p> <ul style="list-style-type: none"> <li>— IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 of the European Parliament and of the Council ('EU IFRS') <sup>(17)</sup>;</li> <li>— National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS'); or</li> <li>— National GAAP based on BAD (FINREP 'National GAAP based on BAD').</li> </ul>
0030	<p><b>1.1.1. FINANCIAL ASSETS HELD FOR TRADING</b></p> <p>IFRS 9.Appendix A.</p> <p>The information reported in this row shall correspond to row 050 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0040	<p><b>1.1.2. TRADING FINANCIAL ASSETS</b></p> <p>Articles 32 and 33 BAD; Part 1.17 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 091 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0050	<p><b>1.1.3. NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS</b></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4.</p> <p>The information reported in this row shall correspond to row 096 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0060	<p><b>1.1.4. FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5; point (a) of Article 8(1) and Article 8(6) AD</p> <p>The information reported in this row shall correspond to row 100 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>

<sup>(17)</sup> Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

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Rows	
0070	<p><b>1.1.5. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</b></p> <p>IFRS 7.8(h); IFRS 9.4.1.2 A.</p> <p>The information reported in this row shall correspond to row 141 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0080	<p><b>1.1.6. NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b></p> <p>Article 36(2) BAD. The information reported in this row shall correspond to row 171 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0090	<p><b>1.1.7. NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY</b></p> <p>Point (a) of Article 8(1) and Article 8(8) AD</p> <p>The information reported in this row shall correspond to row 175 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0100	<p><b>1.1.8. OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS</b></p> <p>Article 37 BAD; Article 12(7) AD; Part 1.20 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 234 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0110	<p><b>1.1.9. DERIVATIVES – HEDGE ACCOUNTING</b></p> <p>IFRS 9.6.2.1; Part 1.22 of Annex V to this Implementing Regulation; point (a) of Article 8(1) and paragraphs 6 and 8 of Article 8 AD; IAS 39.9</p> <p>The information reported in this row shall correspond to row 240 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0120	<p><b>1.1.10. FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK</b></p> <p>IAS 39.89 A(a); IFRS 9.6.5.8; Paragraphs 5 and 6 of Article 8 AD. The information reported in this row shall correspond to row 250 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0130	<p><b>1.1.11. INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES</b></p> <p>IAS 1.54(e); Parts 1.21 and 2.4 of Annex V to this Implementing Regulation; points (7) and (8) of Article 4 BAD; Article 2(2) AD</p> <p>The information reported in this row shall correspond to row 260 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>

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Rows	
0140	<p><b>1.1.12. (-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE</b></p> <p>Part 1.29 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 375 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0150	<p><b>1.2. TOTAL FAIR-VALUED LIABILITIES</b></p> <p>Total of fair-valued liabilities reported in rows 0160 to 0210.</p> <p>Relevant cells of rows 0150 to 0190 shall be reported in line with FINREP template F 01.02 of Annexes III and IV to this Implementing Regulation depending on the institution's applicable standards:</p> <ul style="list-style-type: none"> <li>— IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 ('EU IFRS')</li> <li>— National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS')</li> <li>— or National GAAP based on BAD (FINREP 'National GAAP based on BAD').</li> </ul>
0160	<p><b>1.2.1. FINANCIAL LIABILITIES HELD FOR TRADING</b></p> <p>IFRS 7.8 (e) (ii); IFRS 9.BA.6.</p> <p>The information reported in this row shall correspond to row 010 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0170	<p><b>1.2.2. TRADING FINANCIAL LIABILITIES</b></p> <p>Point (a) of Article 8(1) and paragraphs 3 and 6 of Article 8 AD</p> <p>The information reported in this row shall correspond to row 061 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0180	<p><b>1.2.3. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b></p> <p>IFRS 7.8 (e)(i); IFRS 9.4.2.2; point (a) of Article 8(1) and Article 8(6) AD; IAS 39.9.</p> <p>The information reported in this row shall correspond to row 070 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0190	<p><b>1.2.4. DERIVATIVES – HEDGE ACCOUNTING</b></p> <p>IFRS 9.6.2.1; Part 1.26 of Annex V to this Implementing Regulation; point (a) of Article 8(1), Article 8(6) and point (a) of Article 8(8) AD</p> <p>The information reported in this row shall correspond to row 150 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>

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Rows	
0200	<p><b>1.2.5. FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK</b></p> <p>IAS 39.89 A(b), IFRS 9.6.5.8; Paragraphs 5 and 6 of Article 8 AD; Part 2.8 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 160 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0210	<p><b>1.2.6. HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE</b></p> <p>Part 1.29 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 295 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>

## 6.2. C 32.02 – PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

## 6.2.1. General remarks

154c. The purpose of this template is to provide information on the composition of the total AVA to be deducted from own funds under Articles 34 and 105 CRR alongside relevant information about the accounting valuation of the positions that give rise to the determination of AVAs.

154d. This template shall be completed by all institutions that:

- (a) are required to use the core approach because they exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101, either on an individual basis or on a consolidated basis as set out in Article 4(3) of that Regulation; or
- (b) have chosen to apply the core approach despite not exceeding the threshold.

154e. For the purposes of this template, ‘upside uncertainty’ shall mean the following: As determined by Article 8(2) of Delegated Regulation (EU) 2016/101, AVAs are calculated as the difference between the fair value and a prudent valuation that is determined on the basis of a 90 % confidence that institutions can exit the exposure at that point or better within the notional range of plausible values. The upside value or ‘upside uncertainty’ is the opposing point in the distribution of plausible values at which institutions are only 10 % confident that they can exit the position at that point or better. The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA but substituting a 10 % level of certainty for the 90 % used when determining the total AVA.

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## 6.2.2. Instructions concerning specific positions

Columns	
0010 – 0100	<p><b>CATEGORY LEVEL AVA</b></p> <p>The category level AVAs for market price uncertainty, close-out costs, model risk, concentrated positions, future administrative costs, early termination and operational risk are calculated as described in Articles 9, 10, 11 and 14 to 17 of Delegated Regulation (EU) 2016/101 respectively.</p> <p>For the market price uncertainty, close-out cost and model risk categories, which are subject to diversification benefit as set out in Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101, respectively, category level AVAs shall be, unless indicated otherwise, reported as the straight sum of the individual AVAs before diversification benefit [since diversification benefits calculated using method 1 or method 2 of the Annex of Delegated Regulation (EU) 2016/101 are reported in items 1.1.2, 1.1.2.1 and 1.1.2.2 of the template].</p> <p>For the market uncertainty, close-out cost and model risk categories, amounts calculated under the expert-based approach as referred to in point (b) of Article 9(5), point (b) of Article 10(6) and Article 11(4) of Delegated Regulation (EU) 2016/101 shall be separately reported in columns 0020, 0040 and 0060.</p>
0010	<p><b>MARKET PRICE UNCERTAINTY</b></p> <p>Article 105(10) CRR.</p> <p>Market price uncertainty AVAs calculated in accordance with Article 9 of Delegated Regulation (EU) 2016/101.</p>
0020	<p><b>OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH</b></p> <p>Market price uncertainty AVAs calculated in accordance with point (b) of Article 9(5) of Delegated Regulation (EU) 2016/101.</p>
0030	<p><b>CLOSE-OUT COSTS</b></p> <p>Article 105(10) CRR.</p> <p>Close-out costs AVAs calculated in accordance with Article 10 of Delegated Regulation (EU) 2016/101.</p>
0040	<p><b>OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH</b></p> <p>Close-out costs AVAs calculated in accordance with point (b) of Article 10(6) of Delegated Regulation (EU) 2016/101.</p>
0050	<p><b>MODEL RISK</b></p> <p>Article 105(10) CRR</p> <p>Model risk AVAs calculated in accordance with Article 11 of Delegated Regulation (EU) 2016/101.</p>

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Columns	
0060	<p><b>OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH</b></p> <p>Model risk AVAs calculated in accordance with Article 11(4) of Delegated Regulation (EU) 2016/101.</p>
0070	<p><b>CONCENTRATED POSITIONS</b></p> <p>Article 105(11) CRR</p> <p>Concentrated positions AVAs calculated in accordance with Article 14 of Delegated Regulation (EU) 2016/101.</p>
0080	<p><b>FUTURE ADMINISTRATIVE COSTS</b></p> <p>Article 105(10) CRR</p> <p>Future administrative costs AVAs calculated in accordance with Article 15 of Delegated Regulation (EU) 2016/101.</p>
0090	<p><b>EARLY TERMINATION</b></p> <p>Article 105(10) CRR</p> <p>Early termination AVAs calculated in accordance with Article 16 of Delegated Regulation (EU) 2016/101.</p>
0100	<p><b>OPERATIONAL RISK</b></p> <p>Article 105(10) CRR</p> <p>Operational risk AVAs calculated in accordance with Article 17 of Delegated Regulation (EU) 2016/101.</p>
0110	<p><b>TOTAL AVA</b></p> <p>Row 0010: total AVA to be deducted from own funds in accordance with Articles 34 and 105 CRR and reported accordingly in row 290 of C 01.00. The total AVA shall be the sum of rows 0030 and 0180.</p> <p>Row 0020: Share of the total AVA reported in row 0010 stemming from trading book positions (absolute value).</p> <p>Rows 0030 to 0160: Sum of columns 0010, 0030, 0050 and 0070 to 0100.</p> <p>Rows 0180 to 0210: Total AVA stemming from portfolios under the fall-back approach.</p>
0120	<p><b>UPSIDE UNCERTAINTY</b></p> <p>Article 8(2) of Delegated Regulation (EU) 2016/101.</p> <p>The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA computed in column 0110, but substituting a 10 % level of certainty for the 90 % used when determining the total AVA.</p>

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Columns	
0130 -0140	<p data-bbox="520 439 983 461"><b>FAIR-VALUED ASSETS AND LIABILITIES</b></p> <p data-bbox="520 483 1209 584">Absolute value of fair-valued assets and liabilities corresponding to the AVA amounts reported in rows 0010 to 0130 and row 0180. For some rows, in particular rows 0090 to 0130, these amounts may have to be approximated or allocated based on expert judgement.</p> <p data-bbox="520 607 1209 786">Row 0010: Total absolute value of fair-valued assets and liabilities included in the threshold computation of Article 4(1) of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080.</p> <p data-bbox="520 808 999 831">Row 0010 is the sum of row 0030 and row 0180.</p> <p data-bbox="520 853 1209 931">Row 0020: share of total absolute value of fair-valued assets and liabilities reported in row 0010 stemming from trading book positions (absolute value).</p> <p data-bbox="520 1234 1209 1413">Row 0030: Absolute value of fair-valued assets and liabilities corresponding to the portfolios referred to in Articles 9 to 17 of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080. Row 0030 shall be the sum of rows 0090 to 0130.</p> <p data-bbox="520 1435 1209 1581">Row 0050: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore.</p> <p data-bbox="520 1603 1209 1760">Row 0060: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore.</p> <p data-bbox="520 1783 1209 1861">Row 0070: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in Article 9(2) of Delegated Regulation (EU) 2016/101.</p> <p data-bbox="520 1883 1209 1984">Row 0080: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in paragraphs 2 and 3 of Article 10 of Delegated Regulation (EU) 2016/101.</p>

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Columns	
	<p>Rows 0090 to 0130: Absolute value of fair-valued assets and liabilities allocated as set out below (see corresponding row instructions) in accordance with the following risk categories: interest rates, foreign exchange, credit, equities, commodities. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080.</p> <p>Row 0180: Absolute value of fair-valued assets and liabilities corresponding to the portfolios under the fall-back approach</p>
0130	<p><b>FAIR-VALUED ASSETS</b></p> <p>Absolute value of fair-valued assets corresponding to the different rows as explained in the instructions on columns 0130-0140 above.</p>
0140	<p><b>FAIR-VALUED LIABILITIES</b></p> <p>Absolute value of fair-valued liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above.</p>
0150	<p><b>QTD REVENUE</b></p> <p>The quarter-to-date revenues ('QTD revenue') since the last reporting date attributed to the fair valued assets and liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above, where relevant allocated or approximated based on expert judgment.</p>
0160	<p><b>IPV DIFFERENCE</b></p> <p>The sum across all positions and risk factors of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) CRR, with respect to the best available independent data for the relevant position or risk factor.</p> <p>Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.</p> <p>No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.</p>
0170 – 0250	<p><b>FAIR VALUE ADJUSTMENTS</b></p> <p>Adjustments, sometimes also referred to as 'reserves', potentially applied in the institution's accounting fair value that are made outside of the valuation model used to generate carrying amounts (excluding deferral of day one gains and losses) and that can be identified as addressing the same source of valuation uncertainty as the relevant AVA. They could reflect risk factors not captured within the valuation technique that are in a form of a risk premium or exit cost and are compliant with the definition of fair value. They shall nevertheless be considered by market participants when setting a price. (IFRS 13.9 and IFRS13.88)</p>

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Columns	
0170	<p><b>MARKET PRICE UNCERTAINTY</b></p> <p>Adjustment applied in the institution's fair value to reflect the risk premium arising from the existence of a range of observed prices for equivalent instruments or, in respect of a market parameter input to a valuation model, the instruments from which the input has been calibrated, and thus that can be identified as addressing the same source of valuation uncertainty as the Market price uncertainty AVA.</p>
0180	<p><b>CLOSE-OUT COSTS</b></p> <p>Adjustment applied in the institution's fair value to adjust for the fact that the position level valuations do not reflect an exit price for the position or portfolio, in particular where such valuations are calibrated to a mid-market price, and thus that can be identified as addressing the same source of valuation uncertainty as the close-out costs AVA.</p>
0190	<p><b>MODEL RISK</b></p> <p>Adjustment applied in the institution's fair value to reflect market or product factors that are not captured by the model used to calculate daily position values and risks ('valuation model') or to reflect an appropriate level of prudence given the uncertainty arising from the existence of a range of alternative valid models and model calibrations and thus that can be identified as addressing the same source of valuation uncertainty as the model risk AVA.</p>
0200	<p><b>CONCENTRATED POSITIONS</b></p> <p>Adjustment applied in the institution's fair value to reflect the fact that the aggregate position held by the institution is larger than normal traded volume or larger than the position sizes on which observable quotes or trades that are used to calibrate the price or inputs used by the valuation model are based and thus can be identified as addressing the same source of valuation uncertainty as the concentrated positions AVA.</p>
0210	<p><b>UNEARNED CREDIT SPREADS</b></p> <p>Adjustment applied in the institution's fair value to cover expected losses due to counterparty default on derivative positions (i.e. total Credit Valuation Adjustment 'CVA' at institution level).</p>
0220	<p><b>INVESTING AND FUNDING COSTS</b></p> <p>Adjustment applied in the institution's fair value to compensate where valuation models do not fully reflect the funding cost that market participants would factor into the exit price for a position or portfolio (i.e. total Funding Valuation Adjustment at institution level where an institution computes such adjustment, or alternatively, equivalent adjustment).</p>
0230	<p><b>FUTURE ADMINISTRATION COSTS</b></p> <p>Adjustment applied in the institution's fair value to reflect administrative costs that are incurred by the portfolio or position but are not reflected in the valuation model or the prices used to calibrate inputs to that model, and thus that can be identified as addressing the same source of valuation uncertainty as the Future administrative costs AVA.</p>

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Columns	
0240	<p><b>EARLY TERMINATION</b></p> <p>Adjustments applied in the institution's fair value to reflect contractual or non-contractual early termination expectations that are not reflected in the valuation model and thus can be identified as addressing the same source of valuation uncertainty as the Early termination AVA.</p>
0250	<p><b>OPERATIONAL RISK</b></p> <p>Adjustments applied in the institution's fair value to reflect the risk premium that market participants would charge to compensate for operational risks arising from hedging, administration and settlement of contracts in the portfolio, and thus can be identified as addressing the same source of valuation uncertainty as the operational risk AVA.</p>
0260	<p><b>DAY 1 P&amp;L</b></p> <p>Adjustments to reflect instances where the valuation model plus all other relevant fair value adjustments applicable to a position or portfolio did not reflect the price paid or received at first day recognition, i.e. the deferral of day one gains and losses (IFRS 9.B5.1.2.A).</p>
0270	<p><b>EXPLANATION DESCRIPTION</b></p> <p>Description of the positions treated in accordance with point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101 and the reason why it was not possible to apply Articles 9 to 17 thereof.</p>
Rows	
0010	<p><b>1. TOTAL CORE APPROACH</b></p> <p>Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed under the core approach as set out in Chapter 3 of Delegated Regulation (EU) 2016/101 o for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation. That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101.</p>
0020	<p><b>OF WHICH: TRADING BOOK</b></p> <p>Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>For each relevant category of AVAs referred to in columns 0010 to 0110, share of total AVAs reported in row 0010 stemming from trading book positions (absolute value).</p>

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Rows	
0030	<p><b>1.1. PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101-TOTAL CATEGORY LEVEL POST-DIVERSIFICATION</b></p> <p>Point (a) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed in accordance with Articles 9 to 17 of Delegated Regulation (EU) 2016/101 for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation, except fair-valued assets and liabilities subject to the treatment described in point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>That includes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 that are reported in rows 0050 and 0060 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of that Regulation.</p> <p>That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101.</p> <p>Row 0030 shall be the difference between rows 0040 and 0140.</p>
0040 – 0130	<p><b>1.1.1. TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION</b></p> <p>For rows 0090 to 0130, institutions shall allocate their fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of Delegated Regulation (EU) 2016/101 (trading book and non-trading book) to the following risk categories: interest rates, foreign exchange, credit, equities, commodities.</p> <p>To that end, institutions shall rely on their internal risk management structure and, following a mapping developed based on expert judgement, allocate their business lines or trading desks to the most appropriate risk category. AVAs, Fair Value Adjustments and other required information which correspond to the allocated business lines or trading desks, shall be allocated to the same relevant risk category to provide at row level for each risk category a consistent overview of the adjustments performed both for prudential purposes and accounting purposes, as well as an indication of the size of the positions concerned (in terms of fair-valued assets and liabilities). Where AVAs or other adjustments are computed at a different level of aggregation, in particular at firm level, institutions shall develop an allocation methodology of the AVAs to the relevant sets of positions. The allocation methodology shall lead to row 0040 being the sum of rows 0050 to 0130 for columns 0010 to 0100.</p> <p>Regardless of the approach applied, the information reported shall, as much as possible, be consistent at row level, since the information provided will be compared at this level (AVA amounts, upside uncertainty, fair-value amounts and potential fair-value adjustments).</p>

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Rows	
	<p>The breakdown in rows 0090 to 0130 excludes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 that are reported in rows 0050 and 0060 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of that Regulation.</p> <p>Diversification benefits are reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101 and are therefore excluded from rows 0040 to 0130.</p>
0050	<p><b>OF WHICH: UNEARNED CREDIT SPREADS AVA</b></p> <p>Article 105(10) CRR, Article 12 of Delegated Regulation (EU) 2016/101.</p> <p>The total AVA calculated for unearned credit spreads ('AVA on CVA') and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 12 of Delegated Regulation (EU) 2016/101.</p> <p>Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs.</p> <p>Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVAs. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.</p>
0060	<p><b>OF WHICH: INVESTMENT AND FUNDING COSTS AVA</b></p> <p>Article 105(10) CRR, Article 17 of Delegated Regulation (EU) 2016/101.</p> <p>The total AVA calculated for investing and funding costs and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 13 of Delegated Regulation (EU) 2016/101.</p> <p>Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs.</p> <p>Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.</p>

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Rows	
0070	<p><b>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF Delegated Regulation (EU) 2016/101</b></p> <p>Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of Delegated Regulation (EU) 2016/101.</p>
0080	<p><b>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER PARAGRAPHS 2 AND 3 OF ARTICLE 10 OF Delegated Regulation (EU) 2016/101</b></p> <p>Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 10(2) or 10(3) of Delegated Regulation (EU) 2016/101.</p>
0090	1.1.1.1. <b>INTEREST RATES</b>
0100	1.1.1.2. <b>FOREIGN EXCHANGE</b>
0110	1.1.1.3. <b>CREDIT</b>
0120	1.1.1.4. <b>EQUITIES</b>
0130	1.1.1.5. <b>COMMODITIES</b>
0140	<p>1.1.2. <b>(-) Diversification BenefitS</b></p> <p>Total diversification benefit. Sum of rows 0150 and 0160.</p>
0150	<p>1.1.2.1. <b>(-) Diversification Benefit calculated using Method 1</b></p> <p>For those categories of AVA aggregated under Method 1 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.</p>
0160	<p>1.1.2.2. <b>(-) Diversification Benefit calculated using Method 2</b></p> <p>For those categories of AVA aggregated under Method 2 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.</p>
0170	<p>1.1.2.2* <b>Memorandum item: pre-diversification AVAs reduced by more than 90 % by diversification under Method 2</b></p> <p>In the terminology of Method 2, the sum of FV – PV for all valuation exposures for which APVA &lt; 10 % (FV – PV).</p>

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Rows	
0180	<p><b>1.2. Portfolios calculated under the fall-back approach</b></p> <p>Point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>For portfolios subject to the fall-back approach under point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101, the total AVA shall be computed as a sum of rows 0190, 0200 and 0210.</p> <p>Relevant balance sheet and other contextual information shall be provided in columns 0130 – 0260. A description of the positions and the reason why it was not possible to apply Articles 9 to 17 of Delegated Regulation (EU) 2016/101 shall be provided in column 0270.</p>
0190	<p><b>1.2.1. Fall-back approach; 100 % unrealised profit</b></p> <p>Point (b)(i) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p>
0200	<p><b>1.2.2. Fall-back approach; 10 % notional value</b></p> <p>Point (b)(ii) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p>
0210	<p><b>1.2.3. Fall-back approach; 25 % of inception value</b></p> <p>Point (b)(iii) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p>

## 6.3. C 32.03 – PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

## 6.3.1. General remarks

154f. This template is to be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101 at their level. Institutions that are part of a group breaching the threshold on a consolidated basis are required to report this template only where they also exceed the threshold at their level.

154g. This template shall be used to report details of the top 20 individual model risk AVAs in terms of AVA amount that contribute to the total category level model risk AVA computed in accordance with Article 11 of Delegated Regulation (EU) 2016/101. That information corresponds to the information reported in column 0050 of template C 32.02.

154h. The top 20 individual model risk AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual model risk AVAs.

154i. Products corresponding to those top individual model risk AVAs shall be reported using the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101.

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- 154j. Where products are sufficiently homogenous with respect to the valuation model and the model risk AVA, they shall be merged and shown on one line for the purpose of maximising coverage of this template in respect of the total category level Model Risk AVA of the institution.

## 6.3.2. Instructions concerning specific positions

Columns	
0005	<p><b>RANK</b></p> <p>The rank is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc., with 1 being assigned to the highest individual model risk AVAs, 2 to the second highest and so on.</p>
0010	<p><b>MODEL</b></p> <p>Internal name (alpha-numerical) of the model used by the institution to identify the model.</p>
0020	<p><b>RISK CATEGORY</b></p> <p>The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the product or group of products that give rise to the model risk valuation adjustment.</p> <p>Institutions shall report the following codes:</p> <p>IR – interest rates</p> <p>FX – foreign exchange</p> <p>CR – credit</p> <p>EQ – equities</p> <p>CO – commodities</p>
0030	<p><b>PRODUCT</b></p> <p>Internal name (alpha-numerical) for the product or group of products, in line with the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101, that is valued using the model.</p>
0040	<p><b>OBSERVABILITY</b></p> <p>Number of price observations for the product or group of products in the last 12 months that meet either of the following criteria:</p> <ul style="list-style-type: none"> <li>— The price observation is a price at which the institution has conducted a transaction;</li> <li>— It is a verifiable price for an actual transaction between third parties;</li> <li>— The price is obtained from a committed quote.</li> </ul> <p>Institutions shall report one of the following values: ‘none’, ‘1-6’, ‘6-24’, ‘24-100’, ‘100+’.</p>
0050	<p><b>MODEL RISK AVA</b></p> <p>Article 11(1) of Delegated Regulation (EU) 2016/101.</p> <p>Individual model risk AVA before diversification benefit, but after portfolio netting where relevant.</p>

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Columns	
0060	<p><b>OF WHICH: USING EXPERT-BASED APPROACH</b></p> <p>Amounts in column 0050 that have been calculated under the expert-based approach referred to in Article 11(4) of Delegated Regulation (EU) 2016/101.</p>
0070	<p><b>OF WHICH: AGGREGATED USING METHOD 2</b></p> <p>Amounts in column 0050 that have been aggregated under Method 2 of the Annex to Delegated Regulation (EU) 2016/101. These amounts correspond to FV – PV in the terminology of that Annex.</p>
0080	<p><b>AGGREGATED AVA CALCULATED UNDER METHOD 2</b></p> <p>The contribution towards the total category level AVA for model risk, as computed in accordance with Article 11(7) of the Delegated Regulation (EU) 2016/101 of individual model risk AVAs that are aggregated using Method 2 of the Annex to that Regulation (EU). That amount corresponds to APVA in the terminology of the Annex.</p>
0090 -0100	<p><b>FAIR-VALUED ASSETS AND LIABILITIES</b></p> <p>Absolute value of fair-valued assets and liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0090	<p><b>FAIR-VALUED ASSETS</b></p> <p>Absolute value of fair-valued assets valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0100	<p><b>FAIR-VALUED LIABILITIES</b></p> <p>Absolute value of fair-valued liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0110	<p><b>IPV DIFFERENCE (OUTPUT TESTING)</b></p> <p>The sum of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) CRR, with respect to the best available independent data for the corresponding product or group of products.</p> <p>Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.</p> <p>No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.</p> <p>Only results that have been calibrated from prices of instruments that would be mapped to the same product (output testing) shall be included here. Input testing results from market data inputs that are tested against levels that have been calibrated from different products shall not be included.</p>

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Columns	
0120	<b>IPV COVERAGE (OUTPUT TESTING)</b>  The percentage of those positions mapped to the model weighted by model risk AVA that is covered by the output IPV testing results given in column 0110.
0130 – 0140	<b>FAIR VALUE ADJUSTMENTS</b>  Fair Value adjustments as referred to in columns 0190 and 0240 of template C 32.02 that have been applied to the positions mapped to the model in column 0010.
0150	<b>DAY 1 P&amp;L</b>  Adjustments as defined in column 0260 of template C 32.02 that have been applied to the positions mapped to the model in column 0010.

6.4. C 32.04 – PRUDENT VALUATION: CONCENTRATED POSITIONS  
AVA (PRUVAL 4)

6.4.1. General remarks

154k. This template shall be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101. Institutions that are part of a group breaching the threshold on a consolidated basis shall report this template only where they also exceed the threshold at their level.

154l. This template shall be used to report details of the top 20 individual concentrated positions AVAs in terms of AVA amount that contribute to the total category level concentrated positions AVA computed in accordance with Article 14 of Delegated Regulation (EU) 2016/101. This information shall correspond to the information reported in column 0070 of template C 32.02.

154m. The top 20 concentrated positions AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual concentrated positions AVAs.

154n. Products corresponding to these top individual concentrated positions AVAs shall be reported using the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101.

154o. Positions that are homogenous in terms of AVA calculation methodology shall be aggregated where this is possible to maximise the coverage of this template.

6.4.2. Instructions concerning specific positions

Columns	
0005	<b>RANK</b>  The rank is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc., with 1 being assigned to the highest concentrated positions AVAs, 2 to the second highest and so on.

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Columns	
0010	<p><b>RISK CATEGORY</b></p> <p>The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the position.</p> <p>Institutions shall report the following codes:</p> <p>IR – Interest Rates</p> <p>FX – Foreign exchange</p> <p>CR – Credit</p> <p>EQ – Equities</p> <p>CO – Commodities</p>
0020	<p><b>PRODUCT</b></p> <p>Internal name for the product or group of products in line with the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101.</p>
0030	<p><b>UNDERLYING</b></p> <p>Internal name of the underlying, or underlyings, in the case of derivatives or of the instruments in the case of non-derivatives.</p>
0040	<p><b>CONCENTRATED POSITION SIZE</b></p> <p>Size of the individual concentrated valuation position identified in accordance with point (a) of Article 14(1) of Delegated Regulation (EU) 2016/101, expressed in the unit described in column 0050.</p>
0050	<p><b>SIZE MEASURE</b></p> <p>Unit of size measure used internally as part of the identification of the concentrated valuation position to compute the concentrated position size referred in column 0040.</p> <p>In the case of positions in bonds or equity, please report the unit used for internal risk management, such as ‘number of bonds’, ‘number of shares’ or ‘market value’.</p> <p>In the case of position in derivatives, please report the unit used for internal risk management, such as ‘PV01; EUR per 1 basis point parallel yield curve shift’.</p>
0060	<p><b>MARKET VALUE</b></p> <p>Market value of the position.</p>
0070	<p><b>PRUDENT EXIT PERIOD</b></p> <p>The prudent exit period in number of days estimated in accordance with point (b) of Article 14(1) of Delegated Regulation (EU) 2016/101.</p>
0080	<p><b>CONCENTRATED POSITIONS AVA</b></p> <p>The concentrated positions AVA amount calculated in accordance with Article 14(1) of Delegated Regulation (EU) 2016/101 for the individual concentrated valuation position concerned.</p>

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Columns	
0090	<p><b>CONCENTRATED POSITION FAIR VALUE ADJUSTMENT</b></p> <p>The amount of any fair value adjustments taken to reflect the fact that the aggregate position held by the institution is larger than the normal traded volume or larger than position sizes and on which quotes or trades, which are used to calibrate the price or inputs used by the valuation model, are based.</p> <p>The amount reported shall correspond to the amount that has been applied to the individual concentrated valuation position concerned.</p>
0100	<p><b>IPV DIFFERENCE</b></p> <p>The sum of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) CRR, with respect to the best available independent data for the individual concentrated valuation position concerned.</p> <p>Unadjusted difference amounts shall refer to unadjusted differences between the valuations generated by the trading system and the valuations assessed during the monthly IPV process.</p> <p>No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.</p>

## 7. C 33.00 – EXPOSURES TO GENERAL GOVERNMENTS (GOV)

## 7.1. GENERAL REMARKS

155. The information for the purpose of template C 33.00 shall cover all exposures to 'General governments' as referred to in point (b) of paragraph 42 of Annex V to this Implementing Regulation.
156. Exposures to 'General governments' are included in different exposure classes in accordance with Article 112 and Article 147 CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.
157. Table 2 (Standardised Approach) and Table 3 (IRB Approach), included in Part 3 of Annex V to this Implementing Regulation, shall be observed for the mapping of exposure classes used to calculate capital requirements under CRR to counterparty sector 'General governments'.
158. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.
159. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However, the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction shall include the incidence of credit risk mitigation techniques, including substitution effects.

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

7.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO ‘GENERAL GOVERNMENTS’

161. The scope of the GOV template covers on, off-balance sheet and derivatives direct exposures to ‘General governments’ in the banking and trading book. In addition, a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.
162. An exposure is a direct exposure when the immediate counterparty is an entity that is a ‘General government’ as referred to in point (b) of paragraph 42 of Annex V to this Implementing Regulation.
163. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity

7.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

Columns	Instructions
010-260	<b>DIRECT EXPOSURES</b>
010-140	<b>ON-BALANCE SHEET EXPOSURES</b>
010	<p><b>Total gross carrying amount of non-derivative financial assets</b></p> <p>Aggregate of gross carrying amount, as determined in accordance with paragraph 34 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments, for all accounting portfolios under IFRS or national GAAP based on BAD defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation, and listed in columns 030 to 120</p> <p>Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value.</p>
020	<p><b>Total carrying amount of non-derivative financial assets (net of short positions)</b></p> <p>Aggregate of the carrying amount, as referred to in paragraph 27 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on BAD defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation and listed in columns 030 to 120, net of short positions.</p>

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Columns	Instructions
	<p>Where the institution has a short position for the same residual maturity and the same immediate counterparty that is denominated in the same currency, the carrying amount of the short position shall be netted against the carrying amount of the direct position. That net amount shall be considered to be zero when it is a negative amount.</p> <p>The sum of the columns 030 to 120 minus column 130 shall be reported. If that amount is lower than zero, the amount to be reported shall be zero.</p>
030-120	<p><b>NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS</b></p> <p>Aggregate carrying amount of non-derivative financial assets, as defined in the row above of this table, to General governments, broken down by accounting portfolio under the applicable accounting framework</p>
030	<p><b>Financial assets held for trading</b></p> <p>IFRS 7.8(a)(ii); IFRS 9 Appendix A</p>
040	<p><b>Trading financial assets</b></p> <p>Articles 32 and 33 BAD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation; point (a) of Article 8(1) AD</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
050	<p><b>Non-trading financial assets mandatorily at fair value through profit or loss</b></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4</p>
060	<p><b>Financial assets designated at fair value through profit or loss</b></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5 and point (a) of Article 8(1) and Article 8(6) AD</p>
070	<p><b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b></p> <p>Article 36(2) BAD; point (a) of Article 8(1) AD</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
080	<p><b>Financial assets at fair value through other comprehensive income</b></p> <p>IFRS 7.8(d); IFRS 9.4.1.2 A</p>
090	<p><b>Non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Point (a) of Article 8(1) and Article 8(8) AD</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>

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Columns	Instructions
100	<p><b>Financial assets at amortised cost</b></p> <p>IFRS 7.8(f); IFRS 9.4.1.2; Paragraph 15 of Part 1 of Annex V to this Implementing Regulation</p>
110	<p><b>Non-trading non-derivative financial assets measured at a cost-based method</b></p> <p>Article 35 BAD; point (i) of Article 6(1) and Article 8(2) AD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
120	<p><b>Other non-trading non-derivative financial assets</b></p> <p>Article 37 BAD; Article 12(7) AD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
130	<p><b>Short positions</b></p> <p>Carrying amount of short positions, as defined in IFRS 9 BA.7(b) where the direct counterparty is a General government as defined in paragraphs 155 to 160 of this Annex.</p> <p>Short positions arise where the institution sells securities acquired in a reverse repurchase loan or borrowed in a securities lending transaction.</p> <p>The carrying amount is the fair value of the short positions.</p> <p>Short positions shall be reported by residual maturity bucket, as listed in rows 170 to 230, and by immediate counterparty. Short positions shall be used for netting with positions for the same residual maturity and immediate counterparty for the computation of columns 030 to 120.</p>
140	<p><b>Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets</b></p> <p>Carrying amount of short positions, as defined in IFRS 9 BA.7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, where the direct counterparty of those securities is a General government and that are included in the held for trading or trading financial assets accounting portfolios (columns 030 or 040).</p> <p>Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column.</p>
150	<p><b>Accumulated impairment</b></p> <p>Aggregate accumulated impairment related to non-derivative financial assets reported in columns 080 to 120 (paragraphs 70 and 71 of Part 2 of Annex V to this Implementing Regulation)</p>

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Columns	Instructions
160	<p><b>Accumulated impairment – of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 080 and 090.</p>
170	<p><b>Accumulated negative changes in fair value due to credit risk</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060, 070, 080 and 090 (paragraph 69 of Part 2 of Annex V to this Implementing Regulation)</p>
180	<p><b>Accumulated negative changes in fair value due to credit risk – of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060 and 070.</p>
190	<p><b>Accumulated negative changes in fair value due to credit risk – of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 080 and 090.</p>
200-230	<p><b>DERIVATIVES</b></p> <p>Direct derivative positions shall be reported in columns 200 to 230.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.</p>
200-210	<p><b>Derivatives with positive fair value</b></p> <p>All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether those instruments are used in a qualifying hedging relationship, are held for trading, or are included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).</p>

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Columns	Instructions
200	<p><b>Derivatives with positive fair value: Carrying amount</b></p> <p>Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
210	<p><b>Derivatives with positive fair value: Notional amount</b></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reporting reference date, where the counterparty is a General government as defined in paragraphs 155 to 160 of this Annex and the fair value of the derivative is positive for the institution at the reference date.</p>
220-230	<p><b>Derivatives with negative fair value</b></p> <p>All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether those instruments are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).</p>
220	<p><b>Derivatives with negative fair value: Carrying amount</b></p> <p>Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
230	<p><b>Derivatives with negative fair value: Notional amount</b></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reference date, where the counterparty is a General government as defined in paragraphs 155 to 160 of this Annex and the fair value of the derivative is negative for the institution at the reference date.</p>
240-260	<b>OFF-BALANCE SHEET EXPOSURES</b>

▼ **M11**

Columns	Instructions
240	<p><b>Nominal amount</b></p> <p>Where the direct counterparty of the off-balance sheet item is a General government as defined in paragraphs 155 to 160 of this Annex, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on BAD (paragraphs 102-119 of Part 2 of Annex V to this Implementing Regulation.).</p> <p>In accordance with paragraphs 43 and 44 of Part 2 of Annex V to this Implementing Regulation, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution.</p>
250	<p><b>Provisions</b></p> <p>Point (6)(c) and 'Off balance sheet items' of Article 4, Articles 27(11), 28(8) and Article 33 BAD+/-; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20; IAS 37, IFRS 4, Part 2.11 of Annex V to this Implementing Regulation.</p> <p>Provisions on all off-balance sheet exposures regardless of how they are measured, except those that are measured at fair value through profit or loss in accordance with IFRS 9.</p> <p>Under IFRS, the impairment of a loan commitment given shall be reported in column 150 where the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 250.</p>
260	<p><b>Accumulated negative changes in fair value due to credit risk</b></p> <p>For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (paragraph 110 of Part 2 of Annex V to this Implementing Regulation)</p>
270-280	<p><b>Memorandum item: credit derivatives sold on general government exposures</b></p> <p>Credit derivatives that do not meet the definition of financial guarantees in Annex V, Part 2, paragraph 58 that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government shall be reported.</p> <p>These columns shall not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 020 to 160).</p> <p>The exposures reported in the section are not to be considered in the computation of exposure Value and Risk weighted amount (columns 290 and 300) which is based solely on direct exposures.</p>

▼ **M11**

Columns	Instructions
270	<p><b>Derivatives with positive fair value – Carrying amount</b></p> <p>Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column shall be the fair value of the derivatives with a positive fair value at the reference reporting date, independently of how they are accounted for.</p>
280	<p><b>Derivatives with negative fair value – Carrying amount</b></p> <p>Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column shall be the carrying amount of the derivatives that are financial liabilities at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently of how they are accounted for.</p>
290	<p><b>Exposure value</b></p> <p>Exposure value for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see Article 111 CRR. For exposures under the IRB Approach: see Article 166 and the second sentence of Article 230(1) CRR.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.</p>
300	<p><b>Risk weighted exposure amount</b></p> <p>Risk weighted exposure amount for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see paragraphs 1 to 5 of Article 113 CRR. For exposures under the IRB Approach: see paragraphs 1 and 3 of Article 153 CRR.</p> <p>For the reporting of direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk, see instructions for the row breakdown.</p>

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Rows	Instructions
<b>BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH</b>	
010	<p><b>Total exposures</b></p> <p>Aggregate of exposures to General governments, as defined in paragraphs 155 to 160 of this Annex.</p>
020-155	<p><b>Exposures under the credit risk framework</b></p> <p>Aggregate of exposures to General governments that shall be risk-weighted in accordance with Title II of Part Three CRR. Exposures under the credit risk framework include exposures from both the non-trading book and the trading book subject to a capital charge for counterparty credit risk.</p> <p>Direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (020 to 155) and the market risk row (row 160): the exposures due to counterparty credit risk shall be reported in the credit risk rows, while the exposures due to market risk shall be reported in the market risk row.</p>
030	<p><b>Standardised Approach</b></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Chapter 2 of Title II of Part Three CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
040	<p><b>Central governments</b></p> <p>Exposures to General governments that are central governments. These exposures are allocated to the 'Central governments or central banks' exposure class in accordance with Articles 112 and 114 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
050	<p><b>Regional governments or local authorities</b></p> <p>Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the 'Regional governments or local authorities' exposure class in accordance with Articles 112 and 115 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
060	<p><b>Public sector entities</b></p> <p>Exposures to General governments that are public sector entities. These exposures are allocated to the 'Public sector entities' exposure class in accordance with Articles 112 and 116 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>

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Rows	Instructions
070	<p><b>International Organisations</b></p> <p>Exposures to General governments that are international organisations. These exposures are allocated to the ‘International Organisations’ exposure classes in accordance with Articles 112 and 118 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
075	<p><b>Other general government exposures subject to Standardised Approach</b></p> <p>Exposures to General governments other than those included in rows 040 to 070 above, which are allocated to SA exposure classes in accordance with Article 112 CRR for the purposes of calculating own funds requirements.</p>
080	<p><b>IRB Approach</b></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Chapter 3 of Title II of Part Three CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
090	<p><b>Central governments</b></p> <p>Exposures to General governments that are central governments and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with point (a) of Article 147(3) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply..</p>
100	<p><b>Regional governments or local authorities [Central governments and central banks]</b></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with point (a) of Article 147(3) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
110	<p><b>Regional governments or local authorities [Institutions]</b></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the ‘Institutions’ exposure class in accordance with point (a) of Article 147(4) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>

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Rows	Instructions
120	<p><b>Public sector entities [Central governments and central banks]</b></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with point (a) of Article 147(3) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
130	<p><b>Public sector entities [Institutions]</b></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the ‘Institutions’ exposure class in accordance with point (b) of Article 147(4) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
140	<p><b>International Organisations [Central governments and central banks]</b></p> <p>Exposures to General governments that are International Organisations and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with point (c) of Article 147(3) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
155	<p><b>Other general government exposures subject to IRB Approach</b></p> <p>Exposures to General governments other than those included in rows 090 to 140 above which are allocated to IRB exposure classes in accordance with Article 147 CRR for the purposes of calculating own funds requirements.</p>
160	<p><b>Exposures subject to market risk</b></p> <p>Market risk exposures cover positions for which own funds requirements are calculated in accordance with Title IV of Part Three CRR.</p> <p>Direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (020 to 155) and the market risk row (row 160): the exposure due to counterparty credit risk shall be reported in the credit risk rows, while the exposure due to market risk shall be reported in the market risk row.</p>

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Rows	Instructions
170-230	<p><b>BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY</b></p> <p>Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions.</p> <p>Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:</p> <ul style="list-style-type: none"> <li>— <b>[0 – 3M ]</b>: Less than 90 days</li> <li>— <b>[3M – 1Y ]</b>: Equal or greater than 90 days and less than 365 days</li> <li>— <b>[1Y – 2Y ]</b>: Equal or greater than 365 days and less than 730 days</li> <li>— <b>[2Y – 3Y ]</b>: Equal or greater than 730 days and less than 1 095 days</li> <li>— <b>[3Y – 5Y ]</b>: Equal or greater than 1 095 days and less than 1 825 days</li> <li>— <b>[5Y – 10Y ]</b>: Equal or greater than 1 825 days and less than 3 650 days</li> <li>— <b>[10Y – more]</b>: Equal or greater than 3 650 days</li> </ul>

▼ **M11***ANNEX III***REPLACES ANNEX III – REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS**

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>PART 1 [QUARTERLY FREQUENCY]</b>
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
3	F 03.00	<b>Statement of comprehensive income</b>
		<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	F 04.02.1	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	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	F 04.05	Subordinated financial assets
5.1	F 05.01	<b>Breakdown of non-trading loans and advances by product</b>
6.1	F 06.01	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>
		<b>Financial assets subject to impairment that are past due</b>
7.1	F 07.01	Financial assets subject to impairment that are past due
		<b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
8.2	F 08.02	Subordinated financial liabilities
		<b>Loan commitments, financial guarantees and other commitments</b>
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	<b>Derivatives – Trading and economic hedges</b>
		<b>Hedge accounting</b>
11.1	F 11.01	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge
11.4	F 11.04	Hedged items in fair value hedges
		<b>Movements in allowances and provisions for credit losses</b>
12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
		<b>Collateral and guarantees received</b>
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated
14	F 14.00	<b>Fair value hierarchy: financial instruments at fair value</b>
15	F 15.00	<b>Derecognition and financial liabilities associated with transferred financial assets</b>
		<b>Breakdown of selected statement of profit or loss items</b>
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on non-financial assets
16.8	F 16.08	Other administrative expenses
		<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures – loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
		<b>Information on performing and non-performing exposures</b>
18	F 18.00	Information on performing and non-performing exposures
18.1	F 18.01	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	F 18.02	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	F 19.00	<b>Forborne exposures</b>
		<b>PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
		<b>Geographical breakdown</b>
20.1	F 20.01	Geographical breakdown of assets by location of the activities
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities
20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	<b>Tangible and intangible assets: assets subject to operating lease</b>
		<b>Asset management, custody and other service functions</b>
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
		<b>Loans and advances: additional information</b>
23.1	F 23.01	Loans and advances: Number of instruments
23.2	F 23.02	Loans and advances: Additional information on gross carrying amounts
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios
23.4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk
23.5	F 23.05	Loans and advances: Collateral received and financial guarantees received
23.6	F 23.06	Loans and advances: Accumulated partial write-offs
		<b>Loans and advances: Flows of non performing exposures, impairment &amp; write offs since the end of the last financial year</b>
24.1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures
24.2	F 24.02	Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures
24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures
		<b>Collateral obtained by taking possession and execution processes</b>
25.1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows
25.2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained
25.3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)
26	F 26.00	<b>Forbearance management and quality of forbearance</b>
		<b>PART 3 [SEMI-ANNUAL]</b>
		<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>
30.1	F 30.01	Interests in unconsolidated structured entities

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
		<b>Related parties</b>
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
		<b>PART 4 [ANNUAL]</b>
		<b>Group structure</b>
40.1	F 40.01	Group structure: 'entity-by-entity'
40.2	F 40.02	Group structure: 'instrument-by-instrument'
		<b>Fair value</b>
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
42	F 42.00	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	F 43.00	<b>Provisions</b>
		<b>Defined benefit plans and employee benefits</b>
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Staff expenses by type of benefits
44.4	F 44.04	Staff expenses by structure and category of staff
		<b>Breakdown of selected items of statement of profit or loss</b>
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	<b>Statement of changes in equity</b>
47	F 47.00	<b>Average duration and recovery periods</b>

▼ **M11**1. **Balance Sheet Statement [Statement of Financial Position]**1.1 **Assets**

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1		
030	Cash balances at central banks	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	5	
050	Financial assets held for trading	IFRS 9.Appendix A		
060	Derivatives	IFRS 9.Appendix A	10	
070	Equity instruments	IAS 32.11	4	
080	Debt securities	Annex V.Part 1.31	4	
090	Loans and advances	Annex V.Part 1.32	4	
096	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments	IAS 32.11	4	
098	Debt securities	Annex V.Part 1.31	4	
099	Loans and advances	Annex V.Part 1.32	4	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
120	Debt securities	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	4	
141	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments	IAS 32.11	4	
143	Debt securities	Annex V.Part 1.31	4	
144	Loans and advances	Annex V.Part 1.32	4	
181	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities	Annex V.Part 1.31	4	

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		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
183	Loans and advances	Annex V.Part 1.32	4	
240	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a); IFRS 9.6.5.8		
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	Tangible assets			
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a); IFRS 16.47(a)	21, 42	
290	Investment property	IAS 40.5; IAS 1.54(b); IFRS 16.48	21, 42	
300	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	IAS 38.8,118; IFRS 16.47 (a)	21, 42	
330	Tax assets	IAS 1.54(n-o)		
340	Current tax assets	IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	Other assets	Annex V.Part 2.5		
370	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
380	TOTAL ASSETS	IAS 1.9(a), IG 6		

**1.2 Liabilities**

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	

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		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
030	Short positions	IFRS 9.BA7(b)	8	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued	Annex V.Part 1.37	8	
060	Other financial liabilities	Annex V.Part 1.38-41	8	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	IAS 37.10; IAS 1.54(l)	43	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring	IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	43	

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		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
220	Commitments and guarantees given	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	IAS 37.14	43	
240	Tax liabilities	IAS 1.54(n-o)		
250	Current tax liabilities	IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13		
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
300	TOTAL LIABILITIES	IAS 1.9(b);IG 6		

## 1.3 Equity

		References	Breakdown in table	Carrying amount
				010
010	Capital	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	IAS 1.78(e)		
030	Unpaid capital which has been called up			
040	Share premium	IAS 1.78(e); CRR art 4(1)(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19		
080	Other equity	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	46	

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		References	Breakdown in table	Carrying amount
				010
095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)		
100	Tangible assets	IAS 16.39-41		
110	Intangible assets	IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22		
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss	IAS 1.82A(a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv)„24E(a); Annex V.Part 2.24		
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	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		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income	IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		

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		References	Breakdown in table	Carrying amount
				010
165	Hedging instruments [not designated elements]	IAS 1.7(g)(h); IFRS 9.6.5.15, .6.5.16; IFRS 7.24 E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
190	Retained earnings	CRR art 4(1)(123)		
200	Revaluation reserves	IFRS 1.30, D5-D8; Annex V.Part 2.28		
210	Other reserves	IAS 1.54; IAS 1.78(e)		
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29		
240	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	Profit or loss attributable to owners of the parent	IAS 1.81B (b)(ii)	2	
260	(-) Interim dividends	IAS 32.35		
270	Minority interests [Non-controlling interests]	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
290	Other items		46	
300	TOTAL EQUITY	IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6		

2. **Statement of profit or loss**

		References	Breakdown in table	Current period
				010
010	Interest income	IAS 1.97; Annex V.Part 2.31	16	

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		References	Breakdown in table	Current period
				010
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
025	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)		
041	Financial assets at fair value through other comprehensive income	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051	Financial assets at amortised cost	IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2		
070	Derivatives – Hedge accounting, interest rate risk	IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35		
080	Other assets	Annex V.Part 2.36		
085	Interest income on liabilities	IFRS 9.5.7.1, Annex V.Part 2.37		
090	(Interest expenses)	IAS 1.97; Annex V.Part 2.31	16	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives – Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)	Annex V.Part 2.38		
145	(Interest expense on assets)	IFRS 9.5.7.1, Annex V.Part 2.39		
150	(Expenses on share capital repayable on demand)	IFRIC 2.11		
160	Dividend income	Annex V.Part 2.40	31	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		

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		References	Breakdown in table	Current period
				010
175	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42		
200	Fee and commission income	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	IFRS 7.20(c)	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Annex V.Part 2.45	16	
231	Financial assets at fair value through other comprehensive income	IFRS 9.4.12A; IFRS 9.5.7.10-11		
241	Financial assets at amortised cost	IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2		
260	Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other			
280	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
300	Gains or (-) losses from hedge accounting, net	Annex V.Part 2.47	16	
310	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
330	Gains or (-) losses on derecognition of non-financial assets, net	IAS 1.34; Annex V. Part 2.48	45	
340	Other operating income	Annex V.Part 2.314-316	45	

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		References	Breakdown in table	Current period
				010
350	(Other operating expenses)	Annex V.Part 2.314-316	45	
355	TOTAL OPERATING INCOME, NET			
360	(Administrative expenses)			
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	44	
380	(Other administrative expenses)		16	
385	(Cash contributions to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i		
390	(Depreciation)	IAS 1.102, 104		
400	(Property, Plant and Equipment)	IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)		
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income	IFRS 7.35J		
427	Financial assets at amortised cost	IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
435	(payment commitments to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i		
440	(Commitments and guarantees given)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)			
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53	12	
481	(Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491	(Financial assets at amortised cost)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	

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		References	Breakdown in table	Current period
				010
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43	16	
520	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)	16	
530	(Property, plant and equipment)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	IAS 40.79(d)(v)		
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	IAS 38.118 (e)(iv)(v)		
570	(Other)	IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77		
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
640	Profit or (-) loss after tax from discontinued operations	IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]	IAS 1.81B (b)(i)		
690	Attributable to owners of the parent	IAS 1.81B (b)(ii)		

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3. Statement of comprehensive income

		References	Current period
			010
010	Profit or (-) loss for the year	IAS 1.7, IG6	
020	Other comprehensive income	IAS 1.7, IG6	
030	Items that will not be reclassified to profit or loss	IAS 1.82A(a)(i)	
040	Tangible assets	IAS 1.7, IG6; IAS 16.39-40	
050	Intangible assets	IAS 1.7; IAS 38.85-86	
060	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)	
070	Non-current assets and disposal groups held for sale	IFRS 5.38	
080	Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.IG6; IAS 28.10	
081	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d)	
083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.57	
084	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.57	
085	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57	
086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f)	
090	Income tax relating to items that will not be reclassified	IAS 1.91(b); Annex V.Part 2.66	
100	Items that may be reclassified to profit or loss	IAS 1.82A(a)(ii)	
110	Hedge of net investments in foreign operations [effective portion]	IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv); 24E(a); Annex V.Part 2.58	
120	Valuation gains or (-) losses taken to equity	IAS 1.IG6; IFRS 9.6.5.13(a); IFRS 7.24C(b)(i); 24E(a); Annex V.Part 2.58	
130	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59	
140	Other reclassifications	Annex V.Part 2.65	

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		References	Current period
			010
150	Foreign currency translation	IAS 1.7, IG6; IAS 21.52(b)	
160	Translation gains or (-) losses taken to equity	IAS 21.32, 38-47	
170	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49	
180	Other reclassifications	Annex V.Part 2.65	
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);	
200	Valuation gains or (-) losses taken to equity	IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)	
210	Transferred to profit or loss	IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59	
220	Transferred to initial carrying amount of hedged items	IAS 1.IG6;IFRS 9.6.5.11(d)(i)	
230	Other reclassifications	Annex V.Part 2.65	
231	Hedging instruments [not designated elements]	IAS 1.7(g)(h); IFRS 9.6.5.15, .6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.60	
232	Valuation gains or (-) losses taken to equity	IAS 1.7(g)(h); IFRS 9.6.5.15, .6.5.16; IFRS 7.24E (b)(c)	
233	Transferred to profit or loss	IAS 1.7(g)(h); IFRS 9.6.5.15, .6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.61	
234	Other reclassifications	Annex V.Part 2.65	
241	Debt instruments at fair value through other comprehensive income	IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63	
251	Valuation gains or (-) losses taken to equity	IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4	
261	Transferred to profit or loss	IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64	
270	Other reclassifications	IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65	
280	Non-current assets and disposal groups held for sale	IFRS 5.38	
290	Valuation gains or (-) losses taken to equity	IFRS 5.38	

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		References	Current period
			010
300	Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	
310	Other reclassifications	IFRS 5.IG Example 12	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10	
330	Income tax relating to items that may be reclassified to profit or (-) loss	IAS 1.91(b), IG6; Annex V.Part 2.66	
340	Total comprehensive income for the year	IAS 1.7, 81A(a), IG6	
350	Attributable to minority interest [Non-controlling interest]	IAS 1.83(b)(i), IG6	
360	Attributable to owners of the parent	IAS 1.83(b)(ii), IG6	

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

		References	Carrying amount
			Annex V.Part 1.27
			010
005	Derivatives		
010	Equity instruments	IAS 32.11, Annex V.Part 1.44(b)	
030	of which: credit institutions	Annex V.Part 1.42(c)	
040	of which: other financial corporations	Annex V.Part 1.42(d)	
050	of which: non-financial corporations	Annex V.Part 1.42(e)	
060	Debt securities	Annex V.Part 1.31, 44(b)	
070	Central banks	Annex V.Part 1.42(a)	
080	General governments	Annex V.Part 1.42(b)	
090	Credit institutions	Annex V.Part 1.42(c)	
100	Other financial corporations	Annex V.Part 1.42(d)	
110	Non-financial corporations	Annex V.Part 1.42(e)	
120	Loans and advances	Annex V.Part 1.32, 44(a)	
130	Central banks	Annex V.Part 1.42(a)	
140	General governments	Annex V.Part 1.42(b)	
150	Credit institutions	Annex V.Part 1.42(c)	

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		<i>References</i>	Carrying amount
			<i>Annex V.Part 1.27</i>
			010
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
180	Households	<i>Annex V.Part 1.42(f)</i>	
190	<b>FINANCIAL ASSETS HELD FOR TRADING</b>	<i>IFRS 9.Appendix A</i>	

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

		<i>References</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.27</i>	<i>Annex V.Part 2.69</i>
			010	020
010	<b>Equity instruments</b>	<i>IAS 32.11, Annex V.Part 1.44(b)</i>		
020	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>		
030	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>		
040	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
050	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>		
060	Central banks	<i>Annex V.Part 1.42(a)</i>		
070	General governments	<i>Annex V.Part 1.42(b)</i>		
080	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
090	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
100	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
110	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>		
120	Central banks	<i>Annex V.Part 1.42(a)</i>		
130	General governments	<i>Annex V.Part 1.42(b)</i>		
140	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
150	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
160	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		

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		<i>References</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.27</i>	<i>Annex V.Part 2.69</i>
			010	020
170	Households	<i>Annex V.Part 1.42(f)</i>		
180	<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>		

## 4.2.2 Financial assets designated at fair value through profit or loss

		<i>References</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.27</i>	<i>Annex V.Part 2.69</i>
			010	020
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>		
070	Central banks	<i>Annex V.Part 1.42(a)</i>		
080	General governments	<i>Annex V.Part 1.42(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>		
130	Central banks	<i>Annex V.Part 1.42(a)</i>		
140	General governments	<i>Annex V.Part 1.42(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
180	Households	<i>Annex V.Part 1.42(f)</i>		
190	<b>FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>		

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## 4.3.1. Financial assets at fair value through other comprehensive income

		References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
			Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)
			010	015	020	030	040
010	Equity instruments	IAS 32.11; Annex V.Part 1.44(b)					
020	of which: credit institutions	Annex V.Part 1.42(c)					
030	of which: other financial corporations	Annex V.Part 1.42(d)					
040	of which: non-financial corporations	Annex V.Part 1.42(e)					
050	Debt securities	Annex V.Part 1.31, 44(b)					
060	Central banks	Annex V.Part 1.42(a)					
070	General governments	Annex V.Part 1.42(b)					
080	Credit institutions	Annex V.Part 1.42(c)					
090	Other financial corporations	Annex V.Part 1.42(d)					
100	Non-financial corporations	Annex V.Part 1.42(e)					
110	Loans and advances	Annex V.Part 1.32, 44(a)					
120	Central banks	Annex V.Part 1.42(a)					
130	General governments	Annex V.Part 1.42(b)					

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		References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
				Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)
			010	015	020	030	040
140	Credit institutions	Annex V.Part 1.42(c)					
150	Other financial corporations	Annex V.Part 1.42(d)					
160	Non-financial corporations	Annex V.Part 1.42(e)					
165	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)					
170	Households	Annex V.Part 1.42(f)					
180	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	IFRS 7.8(h); IFRS 9.4.1.2A					
190	of which: purchased credit-impaired financial assets	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77					

		<i>References</i>	Accumulated impairment <i>Annex V.Part 2.70(b), 71</i>			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recogni- tion but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
			<i>IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A</i>	<i>IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A</i>	<i>IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A</i>		
			050	060	070		
010	<b>Equity instruments</b>	<i>IAS 32.11; Annex V.Part 1.44(b)</i>					
020	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>					
030	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>					
040	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
050	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
060	Central banks	<i>Annex V.Part 1.42(a)</i>					
070	General governments	<i>Annex V.Part 1.42(b)</i>					
080	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
090	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
100	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
110	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>					
120	Central banks	<i>Annex V.Part 1.42(a)</i>					
130	General governments	<i>Annex V.Part 1.42(b)</i>					

		<i>References</i>	Accumulated impairment <i>Annex V.Part 2.70(b), 71</i>			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recog- nition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
			<i>IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A</i>	<i>IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A</i>	<i>IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A</i>		
			050	060	070		
140	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
150	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
160	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
165	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
170	Households	<i>Annex V.Part 1.42(f)</i>					
180	<b>FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</b>	<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>					
190	of which: purchased credit-impaired financial assets	<i>IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77</i>					

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## 4.4.1 Financial assets at amortised cost

		References	Carrying amount	Gross carrying amount <i>Annex V.Part 1.34(b)</i>			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
				<i>Annex V.Part 1.27</i>	<i>IFRS 9, B5.5.22-24; Annex V.Part 2.75</i>	<i>IFRS 9.5.5.3, IFRS 7.35M(b)(i)</i>	<i>IFRS 9.5.5.1, 7.35M(b)(ii)</i>
			010	015	020	030	040
010	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V.Part 1.42(a)</i>					
030	General governments	<i>Annex V.Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>					
080	Central banks	<i>Annex V.Part 1.42(a)</i>					
090	General governments	<i>Annex V.Part 1.42(b)</i>					
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
125	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
130	Households	<i>Annex V.Part 1.42(f)</i>					
140	<b>FINANCIAL ASSETS AT AMORTISED COST</b>	<i>IFRS 7.8(f); IFRS 9.4.1.2</i>					
150	of which: purchased credit-impaired financial assets	<i>IFRS 9.5.13 and IFRS 7.35M(c); Annex V.Part 2.77</i>					

		References	Accumulated impairment <i>Annex V.Part 2.70(a), 71</i>			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
			<i>IFRS 9.5.5.5; IFRS 7.35H(a)</i>	<i>IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)</i>	<i>IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)</i>		
			050	060	070	080	090
010	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V.Part 1.42(a)</i>					
030	General governments	<i>Annex V.Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>					
080	Central banks	<i>Annex V.Part 1.42(a)</i>					
090	General governments	<i>Annex V.Part 1.42(b)</i>					
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
125	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
130	Households	<i>Annex V.Part 1.42(f)</i>					
140	<b>FINANCIAL ASSETS AT AMORTISED COST</b>	<i>IFRS 7.8(f); IFRS 9.4.1.2</i>					
150	of which: purchased credit-impaired financial assets	<i>IFRS 9.5.13 and IFRS 7.35M(c); Annex V.Part 2.77</i>					

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4.5      **Subordinated financial assets**

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

## ▼ M11

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**

			References	Gross carrying amount	Carrying amount Annex V.Part 1.27						
					Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households	
					Annex V.Part 1.34	Annex V.Part 1.42(a)	Annex V.Part 1.42(b)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)
					005	010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)								
	020	Credit card debt	Annex V.Part 2.85(b)								
	030	Trade receivables	Annex V.Part 2.85(c)								
	040	Finance leases	Annex V.Part 2.85(d)								
	050	Reverse repurchase loans	Annex V.Part 2.85(e)								
	060	Other term loans	Annex V.Part 2.85(f)								
	070	Advances that are not loans	Annex V.Part 2.85(g)								
	080	LOANS AND ADVANCES	Annex V.Part 1.32, 44(a)								
By collateral	090	of which: Loans collateralized by immovable property	Annex V.Part 2.86(a), 87								
	100	of which: other collateralized loans	Annex V.Part 2.86(b), 87								
By purpose	110	of which: credit for consumption	Annex V.Part 2.88(a)								
	120	of which: lending for house purchase	Annex V.Part 2.88(b)								
By subordination	130	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)								

## ▼ M11

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

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

		References	Non-financial corporations Annex V.Part 1.42(e), Part 2.91					
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing		Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
					Annex V.Part 1.34	Annex V.Part 2.93	Annex V.Part 2. 213-232	CRR art 178; Annex V.Part 2.237(b)
			010	011	012	013	021	022
010	A Agriculture, forestry and fishing	NACE Regulation						
020	B Mining and quarrying	NACE Regulation						
030	C Manufacturing	NACE Regulation						
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation						
050	E Water supply	NACE Regulation						
060	F Construction	NACE Regulation						
070	G Wholesale and retail trade	NACE Regulation						
080	H Transport and storage	NACE Regulation						
090	I Accommodation and food service activities	NACE Regulation						
100	J Information and communication	NACE Regulation						
105	K Financial and insurance activities	NACE Regulation, Annex V.Part 2.92						

## ▼ M11

		References	Non-financial corporations Annex V.Part 1.42(e), Part 2.91					
							Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	of which: defaulted		
					Annex V.Part 1.34	Annex V.Part 2.93	Annex V.Part 2.213-232	CRR art 178; Annex V.Part 2.237(b)
010	011	012	013	021	022			
110	L Real estate activities	NACE Regulation						
120	M Professional, scientific and technical activities	NACE Regulation						
130	N Administrative and support service activities	NACE Regulation						
140	O Public administration and defence, compulsory social security	NACE Regulation						
150	P Education	NACE Regulation						
160	Q Human health services and social work activities	NACE Regulation						
170	R Arts, entertainment and recreation	NACE Regulation						
180	S Other services	NACE Regulation						
190	LOANS AND ADVANCES	Annex V.Part 1.32, Part 2.90						

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7. Financial assets subject to impairment that are past due7.1 Financial assets subject to impairment that are past due

		<i>References</i>	Carrying amount <i>Annex V.Part 1.27</i>								
			Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)		
			≤ 30 days VI	> 30 days ^ VI	90 days ^	≤ 30 days VI	> 30 days ^ VI	90 days ^	≤ 30 days VI	> 30 days ^ VI	90 days ^
			<i>IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96</i>								
			010	020	030	040	050	060	070	080	090
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>									
070	Central banks	<i>Annex V.Part 1.42(a)</i>									
080	General governments	<i>Annex V.Part 1.42(b)</i>									
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>									
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>									
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>									
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>									
130	Central banks	<i>Annex V.Part 1.42(a)</i>									
140	General governments	<i>Annex V.Part 1.42(b)</i>									
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>									
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>									
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>									
180	Households	<i>Annex V.Part 1.42(f)</i>									
190	<b>TOTAL DEBT INSTRUMENTS</b>	<i>Annex V Part 2.94-95</i>									

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		References	Carrying amount <i>Annex V.Part 1.27</i>								
			Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)		
			30 days VI	30 days ^ 90 days VI	90 days ^	30 days VI	30 days ^ 90 days VI	90 days ^	30 days VI	30 days ^ 90 days VI	90 days ^
			<i>IFRS 9.5.5.11; B5.5.37; IFRS 7.B8I, Annex V.Part 2.96</i>								
			010	020	030	040	050	060	070	080	090
	Loans and advances by product, by collateral and by subordination										
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.85(a)</i>									
210	Credit card debt	<i>Annex V.Part 2.85(b)</i>									
220	Trade receivables	<i>Annex V.Part 2.85(c)</i>									
230	Finance leases	<i>Annex V.Part 2.85(d)</i>									
240	Reverse repurchase loans	<i>Annex V.Part 2.85(e)</i>									
250	Other term loans	<i>Annex V.Part 2.85(f)</i>									
260	Advances that are not loans	<i>Annex V.Part 2.85(g)</i>									
270	of which: Loans collateralized by immovable property	<i>Annex V.Part 2.86(a), 87</i>									
280	of which: other collateralized loans	<i>Annex V.Part 2.86(b), 87</i>									
290	of which: credit for consumption	<i>Annex V.Part 2.88(a)</i>									
300	of which: lending for house purchase	<i>Annex V.Part 2.88(b)</i>									
310	of which: project finance loans	<i>Annex V.Part 2.89; CRR Art 147(8)</i>									

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8. **Breakdown of financial liabilities**8.1 **Breakdown of financial liabilities by product and by counterparty sector**

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	
			010	020	030	037	040
010	<b>Derivatives</b>	IFRS 9.BA.7(a)					
020	<b>Short positions</b>	FRS 9.BA.7(b)					
030	Equity instruments	IAS 32.11					
040	Debt securities	Annex V.Part 1.31					
050	<b>Deposits</b>	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
060	Central banks	Annex V.Part 1.42(a), 44(c)					
070	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
090	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	
			010	020	030	037	
110	General governments	Annex V.Part 1.42(b), 44(c)					
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
160	Credit institutions	Annex V.Part 1.42(c),44(c)					
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
190	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
210	Other financial corporations	Annex V.Part 1.42(d),44(c)					
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					

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		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	
			010	020	030	037	
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)					
270	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
280	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
290	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
310	Households	Annex V.Part 1.42(f), 44(c)					
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					

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		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	
			010	020	030	037	
340	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
360	<b>Debt securities issued</b>	Annex V.Part 1.37, Part 2.98					
370	Certificates of deposits	Annex V.Part 2.98(a)					
380	Asset-backed securities	CRR art 4(1)(61)					
390	Covered bonds	CRR art 129					
400	Hybrid contracts	Annex V.Part 2.98(d)					
410	Other debt securities issued	Annex V.Part 2.98(e)					
420	Convertible compound financial instruments	IAS 32.AG 31					
430	Non-convertible						
440	<b>Other financial liabilities</b>	Annex V.Part 1.38-41					
445	of which: lease liabilities	IFRS 16.22, 26-28, 47(b)					
450	<b>FINANCIAL LIABILITIES</b>						

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8.2     **Subordinated financial liabilities**

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

## ▼ M11

9. Loan commitments, financial guarantees and other commitments

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

			Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.106-109</i>		
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)
			<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M</i>	<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M</i>	<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M</i>	<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)</i>	<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)</i>	<i>IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)</i>
			010	020	030	040	050	060
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116</i>						
021	of which: non-performing	<i>Annex V.Part 2.117</i>						
030	Central banks	<i>Annex V.Part 1.42(a)</i>						
040	General governments	<i>Annex V.Part 1.42(b)</i>						
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
080	Households	<i>Annex V.Part 1.42(f)</i>						
090	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116</i>						
101	of which: non-performing	<i>Annex V.Part 2.117</i>						
110	Central banks	<i>Annex V.Part 1.42(a)</i>						

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>		
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c).IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)
			010	020	030	040	050	060
120	General governments	<i>Annex V.Part 1.42(b)</i>						
130	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
140	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
150	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
160	Households	<i>Annex V.Part 1.42(f)</i>						
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116</i>						
181	of which: non-performing	<i>Annex V.Part 2.117</i>						
190	Central banks	<i>Annex V.Part 1.42(a)</i>						
200	General governments	<i>Annex V.Part 1.42(b)</i>						
210	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
220	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
230	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
240	Households	<i>Annex V.Part 1.42(f)</i>						

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		<i>References National GAAP compatible IFRS</i>	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			<i>IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118</i>	<i>IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111</i>	<i>IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118</i>	<i>Annex V Part 2.69</i>
			100	110	120	130
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116</i>				
021	of which: non-performing	<i>Annex V.Part 2.117</i>				
030	Central banks	<i>Annex V.Part 1.42(a)</i>				
040	General governments	<i>Annex V.Part 1.42(b)</i>				
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
080	Households	<i>Annex V.Part 1.42(f)</i>				
090	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116</i>				
101	of which: non-performing	<i>Annex V.Part 2.117</i>				
110	Central banks	<i>Annex V.Part 1.42(a)</i>				

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		<i>References National GAAP compatible IFRS</i>	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			<i>IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118</i>	<i>IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111</i>	<i>IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118</i>	<i>Annex V Part 2.69</i>
			100	110	120	130
120	General governments	<i>Annex V.Part 1.42(b)</i>				
130	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
140	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
150	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
160	Households	<i>Annex V.Part 1.42(f)</i>				
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116</i>				
181	of which: non-performing	<i>Annex V.Part 2.117</i>				
190	Central banks	<i>Annex V.Part 1.42(a)</i>				
200	General governments	<i>Annex V.Part 1.42(b)</i>				
210	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
220	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
230	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
240	Households	<i>Annex V.Part 1.42(f)</i>				

▼ **M11**9.2 **Loan commitments, financial guarantees and other commitments received**

		<i>References</i>	Maximum amount of the guarantee that can be considered	Nominal amount
			<i>IFRS 7.36 (b); Annex V.Part 2.119</i>	<i>Annex V.Part 2.119</i>
			010	020
010	<b>Loan commitments received</b>	<i>IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113</i>		
020	Central banks	<i>Annex V.Part 1.42(a)</i>		
030	General governments	<i>Annex V.Part 1.42(b)</i>		
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
070	Households	<i>Annex V.Part 1.42(f)</i>		
080	<b>Financial guarantees received</b>	<i>IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114</i>		
090	Central banks	<i>Annex V.Part 1.42(a)</i>		
100	General governments	<i>Annex V.Part 1.42(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
140	Households	<i>Annex V.Part 1.42(f)</i>		
150	<b>Other Commitments received</b>	<i>Annex V.Part 1.44(h), Part 2.102-103, 115</i>		
160	Central banks	<i>Annex V.Part 1.42(a)</i>		
170	General governments	<i>Annex V.Part 1.42(b)</i>		
180	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
190	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
200	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
210	Households	<i>Annex V.Part 1.42(f)</i>		

## ▼M11

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>
			010	020	030	040
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>				
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>				

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	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>
			010	020	030	040
180	Organized market other	<i>Annex V.Part 2.136</i>				
190	<b>Credit</b>	<i>Annex V.Part 2.129(d)</i>				
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>IFRS 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>				
320	of which: OTC – rest	<i>Annex V.Part 1.44(e), Part 2.141(c)</i>				

## ▼ M11

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
			<i>IFRS 7.24A; Annex V.Part 2.120, 131</i>	<i>IFRS 7.24A; Annex V.Part 2.120, 131</i>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 2.133-135</i>
			010	020	030	040
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>				
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>				

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	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
190	Total return swap	Annex V.Part 2.136				
200	Other	Annex V.Part 2.136				
210	<b>Commodity</b>	Annex V.Part 2.129(e)				
220	<b>Other</b>	Annex V.Part 2.129(f)				
230	<b>FAIR VALUE HEDGES</b>	IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)				
240	<b>Interest rate</b>	Annex V.Part 2.129(a)				
250	OTC options	Annex V.Part 2.136				
260	OTC other	Annex V.Part 2.136				
270	Organized market options	Annex V.Part 2.136				
280	Organized market other	Annex V.Part 2.136				
290	<b>Equity</b>	Annex V.Part 2.129(b)				
300	OTC options	Annex V.Part 2.136				
310	OTC other	Annex V.Part 2.136				
320	Organized market options	Annex V.Part 2.136				
330	Organized market other	Annex V.Part 2.136				
340	<b>Foreign exchange and gold</b>	Annex V.Part 2.129(c)				
350	OTC options	Annex V.Part 2.136				
360	OTC other	Annex V.Part 2.136				
370	Organized market options	Annex V.Part 2.136				

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	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>IFRS 7.24A; Annex V.Part 2.120, 131</i>	<i>IFRS 7.24A; Annex V.Part 2.120, 131</i>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 2.133-135</i>
			010	020	030	040
380	Organized market other	<i>Annex V.Part 2.136</i>				
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 RATE RISK</b>	<i>IAS 39.71</i>				
500	<b>DERIVATIVES-HEDGE ACCOUNTING</b>	<i>IFRS 7.24A; IAS 39.9; IFRS 9.6.1</i>				
510	of which: OTC – credit institutions	<i>Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142</i>				
520	of which: OTC – other financial corporations	<i>Annex V.Part 1.42(d), 44(e), Part 2.141(b)</i>				
530	of which: OTC – rest	<i>Annex V.Part 1.44(e), Part 2.141(c)</i>				

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

		<i>References</i>	Carrying amount		
			Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
			<i>Annex V.Part 2.145</i>	<i>Annex V.Part 2.145</i>	<i>Annex V.Part 2.145</i>
			010	020	030
010	<b>Non-derivative financial assets</b>	<i>IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2</i>			
020	of which: Financial assets held for trading	<i>IFRS 9.Appendix A</i>			
030	of which: Non-trading financial assets mandatorily at fair value through profit or loss	<i>IFRS 9.4.1.4; IFRS 7.8(a)(ii)</i>			
040	of which: Financial assets designated at fair value through profit or loss	<i>IFRS 9.4.1.5; IFRS 7.8(a)(i)</i>			
050	<b>Non-derivative financial liabilities</b>	<i>IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2</i>			
060	Financial liabilities held for trading	<i>IFRS 9.Appendix A</i>			
070	Financial liabilities designated at fair value through profit or loss	<i>IFRS 9.4.2.1; IFRS 9.6.2.2</i>			
080	Financial assets at amortised cost	<i>IFRS 9.4.2.1; IFRS 9.6.2.2</i>			

## ▼ M11

## 11.4 Hedged items in fair value hedges

		<i>References</i>	Micro-hedges	Micro-hedges – Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			<i>IFRS 7.24B(a), Annex V.Part 2.146, 147</i>	<i>IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151</i>	<i>IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149</i>	<i>IFRS 7.24B(a)(v); Annex V.Part 2.148, 150</i>	<i>IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152</i>
			010	020	030	040	050
	<b>ASSETS</b>						
010	<b>Financial assets measured at fair value through other comprehensive income</b>	<i>IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151</i>					
020	Interest rate	<i>Annex V.Part 2.129(a)</i>					
030	Equity	<i>Annex V.Part 2.129(b)</i>					
040	Foreign exchange and gold	<i>Annex V.Part 2.129(c)</i>					
050	Credit	<i>Annex V.Part 2.129(d)</i>					
060	Commodity	<i>Annex V.Part 2.129(e)</i>					
070	Other	<i>Annex V.Part 2.129(f)</i>					
080	<b>Financial assets measured at amortised cost</b>	<i>IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151</i>					
090	Interest rate	<i>Annex V.Part 2.129(a)</i>					
100	Equity	<i>Annex V.Part 2.129(b)</i>					
110	Foreign exchange and gold	<i>Annex V.Part 2.129(c)</i>					
120	Credit	<i>Annex V.Part 2.129(d)</i>					
130	Commodity	<i>Annex V.Part 2.129(e)</i>					
140	Other	<i>Annex V.Part 2.129(f)</i>					

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		References	Micro-hedges	Micro-hedges – Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			<i>IFRS 7.24B(a), Annex V.Part 2.146, 147</i>	<i>IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151</i>	<i>IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149</i>	<i>IFRS 7.24B(a)(v); Annex V.Part 2.148, 150</i>	<i>IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152</i>
			010	020	030	040	050
	<b>LIABILITIES</b>						
150	<b>Financial liabilities measured at amortised costs</b>	<i>IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151</i>					
160	Interest rate	<i>Annex V.Part 2.129(a)</i>					
170	Equity	<i>Annex V.Part 2.129(b)</i>					
180	Foreign exchange and gold	<i>Annex V.Part 2.129(c)</i>					
190	Credit	<i>Annex V.Part 2.129(d)</i>					
200	Commodity	<i>Annex V.Part 2.129(e)</i>					
210	Other	<i>Annex V.Part 2.129(f)</i>					

## ▼ M11

12. Movements in allowances and provisions for credit losses12.1 Movements in allowances and provisions for credit losses

		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	IFRS 7.35I; Annex V.Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163
			010	020	030	040	050	070
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5						
020	Debt securities	Annex V.Part 1.31, 44(b)						
030	Central banks	Annex V.Part 1.42(a)						
040	General governments	Annex V.Part 1.42(b)						
050	Credit institutions	Annex V.Part 1.42(c)						
060	Other financial corporations	Annex V.Part 1.42(d)						
070	Non-financial corporations	Annex V.Part 1.42(e)						
080	Loans and advances	Annex V.Part 1.32, 44(a)						
090	Central banks	Annex V.Part 1.42(a)						
100	General governments	Annex V.Part 1.42(b)						
110	Credit institutions	Annex V.Part 1.42(c)						

		<i>References</i>	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				<i>IFRS 7.35I; Annex V.Part 2.159, 164(b)</i>	<i>IFRS 7.35I; Annex V.Part 2.160, 164(b)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162</i>	<i>IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163</i>
			010	020	030	040	050	070
120	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
130	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
140	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
160	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
170	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
180	<b>Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</b>	<i>IFRS 9.5.5.3</i>						
190	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
200	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
210	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
220	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
230	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						

		<i>References</i>	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				<i>IFRS 7.35I; Annex V.Part 2.159, 164(b)</i>	<i>IFRS 7.35I; Annex V.Part 2.160, 164(b)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162</i>	<i>IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163</i>
			010	020	030	040	050	070
240	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
250	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
260	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
270	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
280	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
290	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
300	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
310	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
330	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
340	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
350	of which: non-performing	<i>Annex V.Part 2.213-232</i>						

		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	IFRS 7.35I; Annex V.Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163
			010	020	030	040	050	070
360	<b>Allowances for credit-impaired debt instruments (Stage 3)</b>	<i>IFRS 9.5.5.1, 9. Appendix A</i>						
370	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
380	Central banks	<i>Annex V.Part 1.42(a)</i>						
390	General governments	<i>Annex V.Part 1.42(b)</i>						
400	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
410	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
420	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
430	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
440	Central banks	<i>Annex V.Part 1.42(a)</i>						
450	General governments	<i>Annex V.Part 1.42(b)</i>						
460	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
470	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
480	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						

		<i>References</i>	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				<i>IFRS 7.35I; Annex V.Part 2.159, 164(b)</i>	<i>IFRS 7.35I; Annex V.Part 2.160, 164(b)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162</i>	<i>IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163</i>
			010	020	030	040	050	070
490	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
500	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
510	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
520	<b>Total allowance for debt instruments</b>	<i>IFRS 7.B8E</i>						
530	Commitments and financial guarantees given (Stage 1)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157</i>						
540	Commitments and financial guarantees given (Stage 2)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157</i>						
550	of which: non-performing	<i>Annex V.Part 2.117</i>						
560	Commitments and financial guarantees given (Stage 3)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157</i>						
570	<b>Total provisions on commitments and financial guarantees given</b>	<i>IFRS 7.B8E; Annex V.Part 2.157</i>						

		<i>References</i>	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			<i>IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166</i>			<i>IFRS 9.5.4.4; Annex V.Part 2.165</i>	<i>Annex V.Part 2.166i</i>
			080	090	100	110	120	125
010	<b>Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)</b>	<i>IFRS 9.5.5.5</i>						
020	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
030	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
040	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
050	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
060	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
070	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
080	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
090	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
100	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
110	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						

		<i>References</i>	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			<i>IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166</i>			<i>IFRS 9.5.4.4; Annex V.Part 2.165</i>	<i>Annex V.Part 2.166i</i>
			080	090	100	110	120	125
120	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
130	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
140	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
160	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
170	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
180	<b>Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</b>	<i>IFRS 9.5.5.3</i>						
190	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
200	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
210	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
220	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
230	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						

		<i>References</i>	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			<i>IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166</i>			<i>IFRS 9.5.4.4; Annex V.Part 2.165</i>	<i>Annex V.Part 2.166i</i>
			080	090	100	110	120	125
240	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
250	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
260	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
270	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
280	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
290	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
300	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
310	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
330	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
340	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
350	of which: non-performing	<i>Annex V.Part 2.213-232</i>						

		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166			IFRS 9.5.4.4; Annex V.Part 2.165	Annex V.Part 2.166i
			080	090	100	110	120	125
360	<b>Allowances for credit-impaired debt instruments (Stage 3)</b>	<i>IFRS 9.5.5.1, 9. Appendix A</i>						
370	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
380	Central banks	<i>Annex V.Part 1.42(a)</i>						
390	General governments	<i>Annex V.Part 1.42(b)</i>						
400	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
410	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
420	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
430	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
440	Central banks	<i>Annex V.Part 1.42(a)</i>						
450	General governments	<i>Annex V.Part 1.42(b)</i>						
460	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
470	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
480	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						

		<i>References</i>	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			<i>IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165</i>	<i>IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166</i>			<i>IFRS 9.5.4.4; Annex V.Part 2.165</i>	<i>Annex V.Part 2.166i</i>
			080	090	100	110	120	125
490	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
500	of which: collectively measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
510	of which: individually measured allowances	<i>IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158</i>						
520	<b>Total allowance for debt instruments</b>	<i>IFRS 7.B8E</i>						
530	Commitments and financial guarantees given (Stage 1)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157</i>						
540	Commitments and financial guarantees given (Stage 2)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157</i>						
550	of which: non-performing	<i>Annex V.Part 2.117</i>						
560	Commitments and financial guarantees given (Stage 3)	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157</i>						
570	<b>Total provisions on commitments and financial guarantees given</b>	<i>IFRS 7.B8E; Annex V.Part 2.157</i>						

## ▼M11

## 12.2 Transfers between impairment stages (gross basis presentation)

		References	Gross carrying amount / nominal amount <i>Annex V.Part 1.34, Part 2.118, 167, 170</i>					
			Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
			To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
			<i>Annex V.Part 2.168-169</i>					
			010	020	030	040	050	060
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V.Part 1.42(a)</i>						
030	General governments	<i>Annex V.Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V.Part 1.42(a)</i>						
090	General governments	<i>Annex V.Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
130	Households	<i>Annex V.Part 1.42(f)</i>						
140	<b>Total debt instruments</b>							
150	<b>Commitments and financial guarantees given</b>	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.1, 5.5.3, 5.5.5</i>						

## ▼ M11

13. Collateral and guarantees received

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

Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered <i>Annex V.Part 2.171-172, 174</i>						
			Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received
					Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	
			<i>Annex V.Part 2.173(a)</i>	<i>Annex V.Part 2.173(a)</i>	<i>Annex V.Part 2.173(b)(i)</i>	<i>Annex V.Part 2.173(b)(ii)</i>	<i>Annex V.Part 2.173(b)(iii)</i>	<i>Annex V.Part 2.173(b)(iv)</i>	<i>Annex V.Part 2.173(c)</i>
			010	020	030	031	032	041	050
010	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>							
020	of which: Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
030	of which: Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
035	of which: Small and Medium-sized Enterprises (SMEs)	<i>SME Art 1 2(a)</i>							
036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239ix</i>							
037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239ix</i>							
040	of which: Households	<i>Annex V.Part 1.42(f)</i>							
050	of which: Lending for house purchase	<i>Annex V.Part 2.88(b)</i>							
060	of which: Credit for consumption	<i>Annex V.Part 2.88(a)</i>							

## ▼M11

## 13.2.1 Collateral obtained by taking possession during the period [held at the reference date]

		References	Collateral obtained by taking possession during the period [held at the reference date] (Annex V.Part 2.175)				
						Of which: Non current assets held for sale (IFRS 5.38, Annex V.Part 2.7)	
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175i	Annex V.Part 1.27-28	Annex V.Part 2.175ii	Annex V.Part 2.175i	Annex V.Part 1.27-28
			0010	0020	0030	0040	0050
0010	Property, Plant and Equipment	IAS 16.6					
0020	Other than Property Plant and Equipment	IFRS 7.38(a)					
0030	Residential immovable property	IFRS 7.38(a), Annex V.Part 2.173(a)					
0040	Commercial immovable property	IFRS 7.38(a), Annex V.Part 2.173(a)					
0050	Movable property	IFRS 7.38(a), Annex V.Part 2.173(b)(ii)					
0060	Equity and debt securities	IFRS 7.38(a), Annex V.Part 2.173(b)(iii)					
0070	Other	IFRS 7.38(a), Annex V.Part 2.173(b)(iv)					
0080	Total						

▼ **M11**

## 13.3.1 Collateral obtained by taking possession accumulated

		References	Collateral obtained by taking possession accumulated (Annex V.Part 2.176)				
						Of which: Non current assets held for sale (IFRS 5.38, Annex V.Part 2.7)	
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175i	Annex V.Part 1.27-28	Annex V.Part 2.175ii	Annex V.Part 2.175i	Annex V.Part 1.27-28
			0010	0020	0030	0040	0050
0010	Property, Plant and Equipment	IAS 16.6					
0020	Other than Property Plant and Equipment	IFRS 7.38(a)					
0030	Residential immovable property	IFRS 7.38(a), Annex V.Part 2.173(a)					
0040	Commercial immovable property	IFRS 7.38(a), Annex V.Part 2.173(a)					
0050	Movable property	IFRS 7.38(a), Annex V.Part 2.173(b)(ii)					
0060	Equity and debt securities	IFRS 7.38(a), Annex V.Part 2.173(b)(iii)					
0070	Other	IFRS 7.38(a), Annex V.Part 2.173(b)(iv)					
0080	Total						

## ▼M11

14. Fair value hierarchy: financial instruments at fair value

		References	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.178		Accumulated change in fair value before taxes Annex V.Part 2.179		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
			010	020	030	040	050	060	070	080
<b>ASSETS</b>										
010	<b>Financial assets held for trading</b>	IFRS 7.8(a)(ii); IFRS 9.Appendix A								
020	Derivatives	IFRS 9.Appendix A								
030	Equity instruments	IAS 32.11,								
040	Debt securities	Annex V.Part 1.31								
050	Loans and advances	Annex V.Part 1.32								
056	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	IFRS 9.4.1.4; IFRS 7.8(a)(ii)								
057	Equity instruments	IAS 32.11								
058	Debt securities	Annex V.Part 1.31								
059	Loans and advances	Annex V.Part 1.32								
060	<b>Financial assets designated at fair value through profit or loss</b>	IFRS 7.8(a)(i); IFRS 9.4.1.5								
080	Debt securities	Annex V.Part 1.31								
090	Loans and advances	Annex V.Part 1.32								
101	<b>Financial assets at fair value through other comprehensive income</b>	IFRS 7.8 (h); IFRS 9.4.1.2A								
102	Equity instruments	IAS 32.11								

## ▼M11

		References	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.178		Accumulated change in fair value before taxes Annex V.Part 2.179		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
			010	020	030	040	050	060	070	080
103	Debt securities	Annex V.Part 1.31								
104	Loans and advances	Annex V.Part 1.32								
140	<b>Derivatives – Hedge accounting</b>	IFRS 9.6.2.1; Annex V.Part 1.22								
<b>LIABILITIES</b>										
150	<b>Financial liabilities held for trading</b>	IFRS 7.8 (e) (ii); IFRS 9.BA.6								
160	Derivatives	IFRS 9.BA.7(a)								
170	Short positions	IFRS 9.BA.7(b)								
180	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36								
190	Debt securities issued	Annex V.Part 1.37								
200	Other financial liabilities	Annex V.Part 1.38-41								
210	<b>Financial liabilities designated at fair value through profit or loss</b>	IFRS 7.8 (e) (i); IFRS 9.4.1.5								
220	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36								
230	Debt securities issued	Annex V.Part 1.37								
240	Other financial liabilities	Annex V.Part 1.38-41								
250	<b>Derivatives – Hedge accounting</b>	IFRS 9.6.2.1; Annex V.Part 1.26								

## ▼ M11

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

			Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.181</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e), Annex V.Part 1.27</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>
			010	020	030	040	050	060
010	<b>Financial assets held for trading</b>	<i>IFRS 7.8(a)(ii); IFRS 9.Appendix A</i>						
020	Equity instruments	<i>IAS 32.11</i>						
030	Debt securities	<i>Annex V.Part 1.31</i>						
040	Loans and advances	<i>Annex V.Part 1.32</i>						
045	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	<i>IFRS 9.4.1.4</i>						
046	Equity instruments	<i>IAS 32.11</i>						
047	Debt securities	<i>Annex V.Part 1.31</i>						
048	Loans and advances	<i>Annex V.Part 1.32</i>						
050	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>						
070	Debt securities	<i>Annex V.Part 1.31</i>						
080	Loans and advances	<i>Annex V.Part 1.32</i>						

## ▼ M11

		References	Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.181</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e), Annex V.Part 1.27</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>
			010	020	030	040	050	060
091	Financial assets at fair value through other comprehensive income	<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>						
092	Equity instruments	<i>IAS 32.11</i>						
093	Debt securities	<i>Annex V.Part 1.31</i>						
094	Loans and advances	<i>Annex V.Part 1.32</i>						
131	Financial assets at amortised cost	<i>IFRS 7.8 (f); IFRS 9.4.1.2</i>						
132	Debt securities	<i>Annex V.Part 1.31</i>						
133	Loans and advances	<i>Annex V.Part 1.32</i>						
190	Total							

## ▼ M11

		References	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		
			070	080	090	100	110
010	Financial assets held for trading	IFRS 7.8(a)(ii); IFRS 9.Appendix A					
020	Equity instruments	IAS 32.11					
030	Debt securities	Annex V.Part 1.31					
040	Loans and advances	Annex V.Part 1.32					
045	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.4.1.4					
046	Equity instruments	IAS 32.11					
047	Debt securities	Annex V.Part 1.31					
048	Loans and advances	Annex V.Part 1.32					
050	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5					
070	Debt securities	Annex V.Part 1.31					
080	Loans and advances	Annex V.Part 1.32					

## ▼ M11

		References	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		
			070	080	090	100	110
091	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A					
092	Equity instruments	IAS 32.11					
093	Debt securities	Annex V.Part 1.31					
094	Loans and advances	Annex V.Part 1.32					
131	Financial assets at amortised cost	IFRS 7.8 (f); IFRS 9.4.1.2					
132	Debt securities	Annex V.Part 1.31					
133	Loans and advances	Annex V.Part 1.32					
190	Total						

▼ **M11**16. **Breakdown of selected statement of profit or loss items**16.1 **Interest income and expenses by instrument and counterparty sector**

		<i>References</i>	Current period	
			Income	Expenses
			<i>Annex V.Part 2.187, 189</i>	<i>Annex V.Part 2.188, 190</i>
			010	020
010	<b>Derivatives -Trading</b>	<i>IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193</i>		
015	of which: interest income from derivatives in economic hedges	<i>Annex V.Part 2.193</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>		
030	Central banks	<i>Annex V.Part 1.42(a)</i>		
040	General governments	<i>Annex V.Part 1.42(b)</i>		
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
080	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>		
090	Central banks	<i>Annex V.Part 1.42(a)</i>		
100	General governments	<i>Annex V.Part 1.42(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
140	Households	<i>Annex V.Part 1.42(f)</i>		
141	of which: lending for house purchase	<i>Annex V.Part 2.88(b), 194i</i>		
142	of which: credit for consumption	<i>Annex V.Part 2.88(a), 194i</i>		
150	<b>Other assets</b>	<i>Annex V.Part 2.5</i>		
160	<b>Deposits</b>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
170	Central banks	<i>Annex V.Part 1.42(a)</i>		
180	General governments	<i>Annex V.Part 1.42(b)</i>		
190	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
200	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
220	Households	<i>Annex V.Part 1.42(f)</i>		
230	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>		

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		<i>References</i>	Current period	
			Income	Expenses
			<i>Annex V.Part 2.187, 189</i>	<i>Annex V.Part 2.188, 190</i>
			010	020
240	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34, Part 2.191</i>		
250	<b>Derivatives – Hedge accounting, interest rate risk</b>	<i>Annex V.Part 2.192</i>		
260	<b>Other Liabilities</b>	<i>Annex V.Part 1.38-41</i>		
270	<b>INTEREST</b>	<i>IAS 1.97</i>		
280	of which: interest-income on credit impaired financial assets	<i>IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194</i>		
290	of which: interest from leases	<i>IFRS 16.38 (a), 49, Annex V.Part 2.194ii</i>		

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

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

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

		<i>References</i>	Current period
			<i>Annex V. Part 2.197-198</i>
			010
010	<b>Derivatives</b>	<i>IFRS 9.Appendix A, .BA.1, .BA.7(a)</i>	
015	<b>of which: Economic hedges with use of the fair value option</b>	<i>IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199</i>	
020	<b>Equity instruments</b>	<i>IAS 32.11</i>	
030	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>	

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

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

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

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

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

▼ **M11****16.5 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

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

**16.6 Gains or losses from hedge accounting**

		<i>References</i>	Current period
			<i>Annex V.Part 2.205</i>
			010
010	Fair value changes of the hedging instrument [including discontinuation]	<i>IFRS 7.24A(c); IFRS 7.24C(b)(vi)</i>	
020	Fair value changes of the hedged item attributable to the hedged risk	<i>IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206</i>	
030	Ineffectiveness in profit or loss from cash flow hedges	<i>IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)</i>	
040	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	<i>IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)</i>	
050	<b>GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET</b>		

▼ **M11****16.7 Impairment on non-financial assets**

		<i>References</i>	Current period		
			Additions	Reversals	Accumulated impairment
			<i>Annex V.Part 2.208</i>	<i>Annex V.Part 2.208</i>	
			010	020	040
060	<b>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates</b>	<i>IAS 28.40-43</i>			
070	Subsidiaries	<i>IFRS 10 Appendix A</i>			
080	Joint ventures	<i>IAS 28.3</i>			
090	Associates	<i>IAS 28.3</i>			
100	<b>Impairment or (-) reversal of impairment on non-financial assets</b>	<i>IAS 36.126(a),(b)</i>			
110	Property, plant and equipment	<i>IAS 16.73(e)(v-vi)</i>			
120	Investment properties	<i>IAS 40.79(d)(v)</i>			
130	Goodwill	<i>IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)</i>			
140	Other intangible assets	<i>IAS 38.118(e)(iv)(v)</i>			
145	Other	<i>IAS 36.126(a),(b)</i>			
150	<b>TOTAL</b>				

**16.8 Other administrative expenses**

		<i>References National GAAP compatible IFRS</i>	Current period
			Expenses
			0010
0010	<b>Information Technology expenses</b>	<i>Annex V.Part 2.208i</i>	
0020	IT outsourcing	<i>Annex V.Part 2.208i-208ii</i>	
0030	IT expenses other than IT outsourcing expenses	<i>Annex V.Part 2.208i</i>	
0040	<b>Taxes and duties (other)</b>	<i>Annex V.Part 2.208iii</i>	
0050	<b>Consulting and professional services</b>	<i>Annex V.Part 2.208iv</i>	
0060	<b>Advertising, marketing and communication</b>	<i>Annex V.Part 2.208v</i>	
0070	<b>Expenses related to credit risk</b>	<i>Annex V.Part 2.208vi</i>	
0080	<b>Litigation expenses not covered by provisions</b>	<i>Annex V.Part 2.208vii</i>	
0090	<b>Real estate expenses</b>	<i>Annex V.Part 2.208viii</i>	
0100	<b>Leasing expenses</b>	<i>Annex V.Part 2.208ix</i>	
0110	<b>Other administrative expenses – Rest</b>	<i>Annex V.Part 2.208x</i>	
0120	<b>OTHER ADMINISTRATIVE EXPENSES</b>		

▼ **M11****17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet****17.1 Assets**

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			<i>Annex V.Part 1.27, Part 2.209</i>
			010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Annex V.Part 2.1</i>	
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>	
040	Other demand deposits	<i>Annex V.Part 2.3</i>	
050	<b>Financial assets held for trading</b>	<i>IFRS 7.8(a)(ii); IFRS 9.Appendix A</i>	
060	Derivatives	<i>IFRS 9.Appendix A</i>	
070	Equity instruments	<i>IAS 32.11</i>	
080	Debt securities	<i>Annex V.Part 1.31</i>	
090	Loans and advances	<i>Annex V.Part 1.32</i>	
096	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	<i>IFRS 9.4.1.4</i>	
097	Equity instruments	<i>IAS 32.11</i>	
098	Debt securities	<i>Annex V.Part 1.31</i>	
099	Loans and advances	<i>Annex V.Part 1.32</i>	
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>	
120	Debt securities	<i>Annex V.Part 1.31</i>	
130	Loans and advances	<i>Annex V.Part 1.32</i>	
141	<b>Financial assets at fair value through other comprehensive income</b>	<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>	
142	Equity instruments	<i>IAS 32.11</i>	
143	Debt securities	<i>Annex V.Part 1.31</i>	
144	Loans and advances	<i>Annex V.Part 1.32</i>	
181	<b>Financial assets at amortised cost</b>	<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	
182	Debt securities	<i>Annex V.Part 1.31</i>	
183	Loans and advances	<i>Annex V.Part 1.32</i>	
240	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>	
250	<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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		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			010
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210	
270	Assets under reinsurance and insurance contracts	IFRS 4.IG20.(b)-(c); Annex V.Part 2.211	
280	Tangible assets		
290	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)	
300	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)	
310	Other intangible assets	IAS 38.8,118	
320	Tax assets	IAS 1.54(n-o)	
330	Current tax assets	IAS 1.54(n); IAS 12.5	
340	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)	
350	Other assets	Annex V.Part 2.5	
360	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
370	TOTAL ASSETS	IAS 1.9(a), IG 6	

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

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

▼ **M11****17.3 Liabilities and equity**

		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			<i>Annex V.Part 1.27, Part 2.209</i>
			010
010	<b>Financial liabilities held for trading</b>	<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>	
020	Derivatives	<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>	
030	Short positions	<i>IFRS 9.BA7(b)</i>	
040	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
050	Debt securities issued	<i>Annex V.Part 1.37</i>	
060	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8 (e)(i); IFRS 9.4.2.2</i>	
080	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
090	Debt securities issued	<i>Annex V.Part 1.37</i>	
100	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	
110	<b>Financial liabilities measured at amortised cost</b>	<i>IFRS 7.8(g); IFRS 9.4.2.1</i>	
120	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
130	Debt securities issued	<i>Annex V.Part 1.37</i>	
140	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	
150	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.26</i>	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(b), IFRS 9.6.5.8</i>	
170	<b>Liabilities under insurance and reinsurance contracts</b>	<i>IFRS 4.IG20(a); Annex V.Part 2.212</i>	
180	<b>Provisions</b>	<i>IAS 37.10; IAS 1.54(l)</i>	
190	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>	
200	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>	
210	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>	
220	<b>Share capital repayable on demand</b>	<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>	
230	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>	
240	<b>Liabilities included in disposal groups classified as held for sale</b>	<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</i>	

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		<i>References</i>	Accounting scope of consolidation [Carrying amount]
			<i>Annex V.Part 1.27, Part 2.209</i>
			010
250	<b>LIABILITIES</b>	<i>IAS 1.9(b); IG 6</i>	
260	<b>Capital</b>	<i>IAS 1.54(r), BAD art 22</i>	
270	<b>Share premium</b>	<i>IAS 1.78(e); CRR art 4(1)(124)</i>	
280	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.18-19</i>	
290	<b>Other equity</b>	<i>IFRS 2.10; Annex V.Part 2.20</i>	
300	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1)(100)</i>	
310	<b>Retained earnings</b>	<i>CRR art 4(1)(123)</i>	
320	<b>Revaluation reserves</b>	<i>IFRS 1.33, D5-D8</i>	
330	<b>Other reserves</b>	<i>IAS 1.54; IAS 1.78 (e)</i>	
340	<b>(-) Treasury shares</b>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28</i>	
350	<b>Profit or loss attributable to owners of the parent</b>	<i>IFRS 10.B94</i>	
360	<b>(-) Interim dividends</b>	<i>IAS 32.35</i>	
370	<b>Minority interests [Non-controlling interests]</b>	<i>IAS 1.54(q); IFRS 10.22, .B94</i>	
380	<b>TOTAL EQUITY</b>	<i>IAS 1.9(c), IG 6</i>	
390	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>IAS 1.IG6</i>	

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

		References	Gross carrying amount / Nominal amount					
				Performing				
				Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
010	020	030	055	056	057			
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
005	Cash balances at central banks and other demand deposits	Annex V.Part 2.2, 3						
010	Debt securities	Annex V.Part 1.31, 44(b)						
020	Central banks	Annex V.Part 1.42(a)						
030	General governments	Annex V.Part 1.42(b)						
040	Credit institutions	Annex V.Part 1.42(c)						
050	Other financial corporations	Annex V.Part 1.42(d)						
060	Non-financial corporations	Annex V.Part 1.42(e)						
070	Loans and advances	Annex V.Part 1.32, 44(a)						
080	Central banks	Annex V.Part 1.42(a)						
090	General governments	Annex V.Part 1.42(b)						
100	Credit institutions	Annex V.Part 1.42(c)						

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		References	Gross carrying amount / Nominal amount					
				Performing				
				Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
								010
			Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
110	Other financial corporations	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)						
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
150	Households	Annex V.Part 1.42(f)						
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)						
181	Debt securities	Annex V.Part 1.31, 44(b)						
182	Central banks	Annex V.Part 1.42(a)						
183	General governments	Annex V.Part 1.42(b)						
184	Credit institutions	Annex V.Part 1.42(c)						

		References		Gross carrying amount / Nominal amount				
					Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
010	020	030	055	056	057			
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
185	Other financial corporations	Annex V.Part 1.42(d)						
186	Non-financial corporations	Annex V.Part 1.42(e)						
191	Loans and advances	Annex V.Part 1.32, 44(a)						
192	Central banks	Annex V.Part 1.42(a)						
193	General governments	Annex V.Part 1.42(b)						
194	Credit institutions	Annex V.Part 1.42(c)						
195	Other financial corporations	Annex V.Part 1.42(d)						
196	Non-financial corporations	Annex V.Part 1.42(e)						
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
903	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
197	Households	Annex V.Part 1.42(f)						
910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)						

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		References	Gross carrying amount / Nominal amount					
				Performing				
				Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
010	020	030	055	056	057			
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)						
211	Debt securities	Annex V.Part 1.31, 44(b)						
212	Central banks	Annex V.Part 1.42(a)						
213	General governments	Annex V.Part 1.42(b)						
214	Credit institutions	Annex V.Part 1.42(c)						
215	Other financial corporations	Annex V.Part 1.42(d)						
216	Non-financial corporations	Annex V.Part 1.42(e)						
221	Loans and advances	Annex V.Part 1.32, 44(a)						
222	Central banks	Annex V.Part 1.42(a)						
223	General governments	Annex V.Part 1.42(b)						
224	Credit institutions	Annex V.Part 1.42(c)						

		References		Gross carrying amount / Nominal amount				
					Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
010	020	030	055	056	057			
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
225	Other financial corporations	Annex V.Part 1.42(d)						
226	Non-financial corporations	Annex V.Part 1.42(e)						
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
227	Households	Annex V.Part 1.42(f)						
930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)						
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217						

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		References	Gross carrying amount / Nominal amount					
			010	020	Performing			
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
			010	020	030	055	056	057
			<i>Annex V. Part 1.34, Part 2.118, 221</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235</i>	<i>Annex V. Part 2. 222, 235</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V. Part 2.220</i>						
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 224</i>						
350	Central banks	<i>Annex V. Part 1.42(a)</i>						
360	General governments	<i>Annex V. Part 1.42(b)</i>						
370	Credit institutions	<i>Annex V. Part 1.42(c)</i>						
380	Other financial corporations	<i>Annex V. Part 1.42(d)</i>						
390	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>						
400	Households	<i>Annex V. Part 1.42(f)</i>						
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116, 225</i>						
420	Central banks	<i>Annex V. Part 1.42(a)</i>						
430	General governments	<i>Annex V. Part 1.42(b)</i>						

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		References		Gross carrying amount / Nominal amount				
					Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
010	020	030	055	056	057			
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
440	Credit institutions	Annex V.Part 1.42(c)						
450	Other financial corporations	Annex V.Part 1.42(d)						
460	Non-financial corporations	Annex V.Part 1.42(e)						
470	Households	Annex V.Part 1.42(f)						
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224						
490	Central banks	Annex V.Part 1.42(a)						
500	General governments	Annex V.Part 1.42(b)						
510	Credit institutions	Annex V.Part 1.42(c)						
520	Other financial corporations	Annex V.Part 1.42(d)						
530	Non-financial corporations	Annex V.Part 1.42(e)						
540	Households	Annex V.Part 1.42(f)						
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.217						

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		<i>References</i>	Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V, Part 2. 213-216, 223-239</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V, Part 2.2, 3</i>						
010	Debt securities	<i>Annex V, Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V, Part 1.42(a)</i>						
030	General governments	<i>Annex V, Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V, Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V, Part 1.42(d)</i>						
060	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V, Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V, Part 1.42(a)</i>						
090	General governments	<i>Annex V, Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V, Part 1.42(c)</i>						

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		References	Gross carrying amount / Nominal amount					
				Non-performing				
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101
			Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
110	Other financial corporations	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)						
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
150	Households	Annex V.Part 1.42(f)						
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)						
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)						
181	Debt securities	Annex V.Part 1.31, 44(b)						
182	Central banks	Annex V.Part 1.42(a)						
183	General governments	Annex V.Part 1.42(b)						
184	Credit institutions	Annex V.Part 1.42(c)						

			Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V, Part 2. 213-216, 223-239</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>						
192	Central banks	<i>Annex V.Part 1.42(a)</i>						
193	General governments	<i>Annex V.Part 1.42(b)</i>						
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
197	Households	<i>Annex V.Part 1.42(f)</i>						
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>						

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		References	Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V, Part 2. 213-216, 223-239</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V, Part 2.233(b)</i>						
211	<b>Debt securities</b>	<i>Annex V, Part 1.31, 44(b)</i>						
212	Central banks	<i>Annex V, Part 1.42(a)</i>						
213	General governments	<i>Annex V, Part 1.42(b)</i>						
214	Credit institutions	<i>Annex V, Part 1.42(c)</i>						
215	Other financial corporations	<i>Annex V, Part 1.42(d)</i>						
216	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>						
221	<b>Loans and advances</b>	<i>Annex V, Part 1.32, 44(a)</i>						
222	Central banks	<i>Annex V, Part 1.42(a)</i>						
223	General governments	<i>Annex V, Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V, Part 1.42(c)</i>						

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		References	Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
225	Other financial corporations	<i>Annex V. Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>						
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>						
227	Households	<i>Annex V. Part 1.42(f)</i>						
930	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>						
933	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>						
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V. Part 2.233(c), 234</i>						
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V. Part 2.217</i>						

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		References	Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V, Part 2. 213-216, 223-239</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.220</i>						
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>						
350	Central banks	<i>Annex V.Part 1.42(a)</i>						
360	General governments	<i>Annex V.Part 1.42(b)</i>						
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
400	Households	<i>Annex V.Part 1.42(f)</i>						
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>						
420	Central banks	<i>Annex V.Part 1.42(a)</i>						
430	General governments	<i>Annex V.Part 1.42(b)</i>						

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		<i>References</i>	Gross carrying amount / Nominal amount					
			Non-performing					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
			060	070	080	090	101	102
			<i>Annex V, Part 2. 213-216, 223-239</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
470	Households	<i>Annex V.Part 1.42(f)</i>						
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>						
490	Central banks	<i>Annex V.Part 1.42(a)</i>						
500	General governments	<i>Annex V.Part 1.42(b)</i>						
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
540	Households	<i>Annex V.Part 1.42(f)</i>						
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.217</i>						

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		<i>References</i>	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V. Part 2.2, 3</i>					
010	Debt securities	<i>Annex V. Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V. Part 1.42(a)</i>					
030	General governments	<i>Annex V. Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
070	Loans and advances	<i>Annex V. Part 1.32, 44(a)</i>					
080	Central banks	<i>Annex V. Part 1.42(a)</i>					
090	General governments	<i>Annex V. Part 1.42(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.42(c)</i>					

			Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
110	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
120	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
150	Households	<i>Annex V. Part 1.42(f)</i>					
160	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
170	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>					
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V. Part 2.233(a)</i>					
181	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>					
182	Central banks	<i>Annex V. Part 1.42(a)</i>					
183	General governments	<i>Annex V. Part 1.42(b)</i>					
184	Credit institutions	<i>Annex V. Part 1.42(c)</i>					

			Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
185	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
186	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
191	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>					
192	Central banks	<i>Annex V. Part 1.42(a)</i>					
193	General governments	<i>Annex V. Part 1.42(b)</i>					
194	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
195	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
196	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
197	Households	<i>Annex V. Part 1.42(f)</i>					
910	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
913	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>					

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		<i>References</i>	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V. Part 2.233(b)</i>					
211	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>					
212	Central banks	<i>Annex V. Part 1.42(a)</i>					
213	General governments	<i>Annex V. Part 1.42(b)</i>					
214	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
215	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
216	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
221	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>					
222	Central banks	<i>Annex V. Part 1.42(a)</i>					
223	General governments	<i>Annex V. Part 1.42(b)</i>					
224	Credit institutions	<i>Annex V. Part 1.42(c)</i>					

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		<i>References</i>	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
225	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
226	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
227	Households	<i>Annex V. Part 1.42(f)</i>					
930	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>					
933	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>					
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V. Part 2.233(c), 234</i>					
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V. Part 2.217</i>					

		<i>References</i>	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V. Part 2.220</i>					
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 224</i>					
350	Central banks	<i>Annex V. Part 1.42(a)</i>					
360	General governments	<i>Annex V. Part 1.42(b)</i>					
370	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
380	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
390	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
400	Households	<i>Annex V. Part 1.42(f)</i>					
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116, 225</i>					
420	Central banks	<i>Annex V. Part 1.42(a)</i>					
430	General governments	<i>Annex V. Part 1.42(b)</i>					

		<i>References</i>	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)
			106	107	109	110	121
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
440	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
450	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
460	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
470	Households	<i>Annex V. Part 1.42(f)</i>					
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116, 224</i>					
490	Central banks	<i>Annex V. Part 1.42(a)</i>					
500	General governments	<i>Annex V. Part 1.42(b)</i>					
510	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
520	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
530	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
540	Households	<i>Annex V. Part 1.42(f)</i>					
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V. Part 2.217</i>					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
			130	140	Performing exposures - Accumulated impairment and provisions		Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	160	Past due > 90 days ≤ 180 days
					141	142				
			Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	
005	Cash balances at central banks and other demand deposits	Annex V.Part 2.2, 3								
010	Debt securities	Annex V.Part 1.31, 44(b)								
020	Central banks	Annex V.Part 1.42(a)								
030	General governments	Annex V.Part 1.42(b)								
040	Credit institutions	Annex V.Part 1.42(c)								
050	Other financial corporations	Annex V.Part 1.42(d)								
060	Non-financial corporations	Annex V.Part 1.42(e)								
070	Loans and advances	Annex V.Part 1.32, 44(a)								
080	Central banks	Annex V.Part 1.42(a)								
090	General governments	Annex V.Part 1.42(b)								
100	Credit institutions	Annex V.Part 1.42(c)								

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
			130	140	141	142	150	160	170
<i>References</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
110	Other financial corporations	<i>Annex V. Part 1.42(d)</i>							
120	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>							
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
150	Households	<i>Annex V. Part 1.42(f)</i>							
160	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
170	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>							
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V. Part 2.233(a)</i>							
181	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>							
182	Central banks	<i>Annex V. Part 1.42(a)</i>							
183	General governments	<i>Annex V. Part 1.42(b)</i>							
184	Credit institutions	<i>Annex V. Part 1.42(c)</i>							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
			130	140	141	142	150	160	170
<i>References</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
185	Other financial corporations	<i>Annex V. Part 1.42(d)</i>							
186	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>							
191	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>							
192	Central banks	<i>Annex V. Part 1.42(a)</i>							
193	General governments	<i>Annex V. Part 1.42(b)</i>							
194	Credit institutions	<i>Annex V. Part 1.42(c)</i>							
195	Other financial corporations	<i>Annex V. Part 1.42(d)</i>							
196	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>							
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
197	Households	<i>Annex V. Part 1.42(f)</i>							
910	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
913	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>							

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			130	Performing exposures - Accumulated impairment and provisions			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				140	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days ≤ 180 days
			130	140	141	142	150	160	170
			Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)							
211	Debt securities	Annex V.Part 1.31, 44(b)							
212	Central banks	Annex V.Part 1.42(a)							
213	General governments	Annex V.Part 1.42(b)							
214	Credit institutions	Annex V.Part 1.42(c)							
215	Other financial corporations	Annex V.Part 1.42(d)							
216	Non-financial corporations	Annex V.Part 1.42(e)							
221	Loans and advances	Annex V.Part 1.32, 44(a)							
222	Central banks	Annex V.Part 1.42(a)							
223	General governments	Annex V.Part 1.42(b)							
224	Credit institutions	Annex V.Part 1.42(c)							

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			130	Performing exposures - Accumulated impairment and provisions			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				140	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days ≤ 180 days
					141	142		160	170
			Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
225	Other financial corporations	Annex V.Part 1.42(d)							
226	Non-financial corporations	Annex V.Part 1.42(e)							
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)							
923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)							
227	Households	Annex V.Part 1.42(f)							
930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)							
933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)							
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234							
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
			130	140	141	142	150	160	170
<i>References</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.220</i>							
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>							
350	Central banks	<i>Annex V.Part 1.42(a)</i>							
360	General governments	<i>Annex V.Part 1.42(b)</i>							
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
400	Households	<i>Annex V.Part 1.42(f)</i>							
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>							
420	Central banks	<i>Annex V.Part 1.42(a)</i>							
430	General governments	<i>Annex V.Part 1.42(b)</i>							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			130	140	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
					141	142		160	170
<i>References</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
470	Households	<i>Annex V.Part 1.42(f)</i>							
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>							
490	Central banks	<i>Annex V.Part 1.42(a)</i>							
500	General governments	<i>Annex V.Part 1.42(b)</i>							
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
540	Households	<i>Annex V.Part 1.42(f)</i>							
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.217</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V.Part 2.2, 3</i>							
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>							
020	Central banks	<i>Annex V.Part 1.42(a)</i>							
030	General governments	<i>Annex V.Part 1.42(b)</i>							
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>							
080	Central banks	<i>Annex V.Part 1.42(a)</i>							
090	General governments	<i>Annex V.Part 1.42(b)</i>							
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
150	Households	<i>Annex V.Part 1.42(f)</i>							
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>							
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.233(a)</i>							
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>							
182	Central banks	<i>Annex V.Part 1.42(a)</i>							
183	General governments	<i>Annex V.Part 1.42(b)</i>							
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>							
192	Central banks	<i>Annex V.Part 1.42(a)</i>							
193	General governments	<i>Annex V.Part 1.42(b)</i>							
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
197	Households	<i>Annex V.Part 1.42(f)</i>							
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(b)</i>							
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>							
212	Central banks	<i>Annex V.Part 1.42(a)</i>							
213	General governments	<i>Annex V.Part 1.42(b)</i>							
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>							
222	Central banks	<i>Annex V.Part 1.42(a)</i>							
223	General governments	<i>Annex V.Part 1.42(b)</i>							
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>							
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
227	Households	<i>Annex V.Part 1.42(f)</i>							
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>							
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>							
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(c), 234</i>							
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.217</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.220</i>							
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>							
350	Central banks	<i>Annex V.Part 1.42(a)</i>							
360	General governments	<i>Annex V.Part 1.42(b)</i>							
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
400	Households	<i>Annex V.Part 1.42(f)</i>							
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>							
420	Central banks	<i>Annex V.Part 1.42(a)</i>							
430	General governments	<i>Annex V.Part 1.42(b)</i>							

		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)</i>
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
470	Households	<i>Annex V.Part 1.42(f)</i>							
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>							
490	Central banks	<i>Annex V.Part 1.42(a)</i>							
500	General governments	<i>Annex V.Part 1.42(b)</i>							
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>							
540	Households	<i>Annex V.Part 1.42(f)</i>							
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.217</i>							

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>
005	<b>Cash balances at central banks and other demand deposits</b>	<i>Annex V, Part 2.2, 3</i>				
010	<b>Debt securities</b>	<i>Annex V, Part 1.31, 44(b)</i>				
020	Central banks	<i>Annex V, Part 1.42(a)</i>				
030	General governments	<i>Annex V, Part 1.42(b)</i>				
040	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
050	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
060	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
070	<b>Loans and advances</b>	<i>Annex V, Part 1.32, 44(a)</i>				
080	Central banks	<i>Annex V, Part 1.42(a)</i>				
090	General governments	<i>Annex V, Part 1.42(b)</i>				
100	Credit institutions	<i>Annex V, Part 1.42(c)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
110	Other financial corporations	<i>Annex V. Part 1.42(d)</i>				
120	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>				
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>				
150	Households	<i>Annex V. Part 1.42(f)</i>				
160	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>				
170	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>				
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V. Part 2.233(a)</i>				
181	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>				
182	Central banks	<i>Annex V. Part 1.42(a)</i>				
183	General governments	<i>Annex V. Part 1.42(b)</i>				
184	Credit institutions	<i>Annex V. Part 1.42(c)</i>				

		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>
185	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
186	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
191	<b>Loans and advances</b>	<i>Annex V, Part 1.32, 44(a)</i>				
192	Central banks	<i>Annex V, Part 1.42(a)</i>				
193	General governments	<i>Annex V, Part 1.42(b)</i>				
194	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
195	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
196	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>				
197	Households	<i>Annex V, Part 1.42(f)</i>				
910	Of which: Loans collateralised by residential immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>				
913	Of which: Credit for consumption	<i>Annex V, Part 2.88(a), 234i (b)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V, Part 2.233(b)</i>				
211	<b>Debt securities</b>	<i>Annex V, Part 1.31, 44(b)</i>				
212	Central banks	<i>Annex V, Part 1.42(a)</i>				
213	General governments	<i>Annex V, Part 1.42(b)</i>				
214	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
215	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
216	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
221	<b>Loans and advances</b>	<i>Annex V, Part 1.32, 44(a)</i>				
222	Central banks	<i>Annex V, Part 1.42(a)</i>				
223	General governments	<i>Annex V, Part 1.42(b)</i>				
224	Credit institutions	<i>Annex V, Part 1.42(c)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
227	Households	<i>Annex V.Part 1.42(f)</i>				
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>				
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(c), 234</i>				
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.217</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V, Part 2.220</i>				
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224</i>				
350	Central banks	<i>Annex V, Part 1.42(a)</i>				
360	General governments	<i>Annex V, Part 1.42(b)</i>				
370	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
380	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
390	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
400	Households	<i>Annex V, Part 1.42(f)</i>				
410	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225</i>				
420	Central banks	<i>Annex V, Part 1.42(a)</i>				
430	General governments	<i>Annex V, Part 1.42(b)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			201	200	205	210
			<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>	<i>Annex V, Part 2, 239</i>
440	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
450	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
460	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
470	Households	<i>Annex V, Part 1.42(f)</i>				
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224</i>				
490	Central banks	<i>Annex V, Part 1.42(a)</i>				
500	General governments	<i>Annex V, Part 1.42(b)</i>				
510	Credit institutions	<i>Annex V, Part 1.42(c)</i>				
520	Other financial corporations	<i>Annex V, Part 1.42(d)</i>				
530	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>				
540	Households	<i>Annex V, Part 1.42(f)</i>				
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V, Part 2.217</i>				

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

		<i>References</i>	Gross carrying amount of loans and advances	
			Inflows to non-performing exposures	(-) Outflows from non-performing exposures
			0010	0020
			<i>Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi</i>	<i>Annex V. Part 2.213-216, 224-234, 239i, 239iv-239vi</i>
0010	Central banks	<i>Annex V. Part 1.42(a)</i>		
0020	General governments	<i>Annex V. Part 1.42(b)</i>		
0030	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
0040	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
0050	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
0060	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V. Part 2.239vii (a), 239ix</i>		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V. Part 2.239vii (a), 239ix</i>		
0090	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 239vii (b)</i>		
0100	Households	<i>Annex V. Part 1.42(f)</i>		
0110	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 239vii (b)</i>		
0120	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 239vii (c)</i>		
0130	<b>LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V. Part 2.217</i>		
0140	<b>LOANS AND ADVANCES HELD FOR SALE</b>	<i>Annex V. Part 2.220</i>		
0150	<b>TOTAL INFLOWS / OUTFLOWS</b>			

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

			References	Gross carrying amount						
				0010	of which: exposures with forbearance measures	Performing	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from non-performing
			0020	0030	0040	0050	0060	0070		
			Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261	
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii							
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V.Part 2.239vi (a), 239vii							
0030		Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 239vi (b)							
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0060		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							

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			References	Gross carrying amount							
					of which: exposures with forbearance measures	Performing	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	of which: performing exposures with forbearance measures		
											of which: Performing forborne exposures under probation reclassified from non-performing
0010	0020	0030	0040	0050	0060	0070					
Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261					
0070	House-holds	Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 239vi (b)								
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								
0100		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								

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			References	Gross carrying amount					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	
					0080	0090	0100	0110	0120
					Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii						
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V.Part 2.239vi (a), 239vii						
0030		Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 239vi (b)						
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii						
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii						
0060		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii						

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			References	Gross carrying amount				
				Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years
				0080	0090	0100	0110	0120
				<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
0070	House-holds	Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					

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			<i>References</i>	Gross carrying amount				
				Non-performing				
				Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
				0130	0140	0150	0160	0170
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V. Part 2. 259-263</i>
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii</i>					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V. Part 2.239vi (a), 239vii</i>					
0030		Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>					
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					

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			References	Gross carrying amount				
				Non-performing				
				Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
				0130	0140	0150	0160	0170
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V.Part 2.237(b)</i>	<i>Annex V. Part 2. 259-263</i>
0070	House- holds	Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					

			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk									
				Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
								Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year		
				0180	0190	0200	0210	0220	0230	0240	0250	0260	
				Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii										
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V.Part 2.239vi (a), 239vii										
0030		Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 239vi (b)										
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										
0060		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										

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			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk									
				Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
								Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year		
				0180	0190	0200	0210	0220	0230	0240	0250	0260	
				Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	
0070	House-holds	Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 239vi (b)										
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										
0100		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii										

			<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received			
				Past due > 2 year < = 5 year	Past due > 5 year < = 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				0270	0280	0290	0300	0310	0320	0330	0340
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii</i>								
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V. Part 2.239vi (a), 239vii</i>								
0030		Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>								
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								

			<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received			
				Past due > 2 year < = 5 year	Past due > 5 year < = 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				0270	0280	0290	0300	0310	0320	0330	0340
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
0070	<b>House-holds</b>	Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>								
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>								

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19. Information forborne exposures

		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures				
			010	020	Performing exposures with forbearance measures		
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
					030	040	050
			<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
005	<b>Cash balances at central banks and other demand deposits</b>	<i>Annex V. Part 2.2, 3</i>					
010	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V. Part 1.42(a)</i>					
030	General governments	<i>Annex V. Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>					
080	Central banks	<i>Annex V. Part 1.42(a)</i>					
090	General governments	<i>Annex V. Part 1.42(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.42(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.42(d)</i>					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
					030	040	050
			<i>Annex V, Part 1.34, Part 2, 118, 240-245, 251-258</i>	<i>Annex V, Part 2, 256, 259-262</i>	<i>Annex V, Part 2.241(a), 266</i>	<i>Annex V, Part 2, 241 (b), 265-266</i>	<i>Annex V, Part 2, 256(b), 261</i>
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
150	Households	<i>Annex V.Part 1.42(f)</i>					
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>					
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.249(a)</i>					
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
182	Central banks	<i>Annex V.Part 1.42(a)</i>					
183	General governments	<i>Annex V.Part 1.42(b)</i>					
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
					030	040	050
			<i>Annex V, Part 1.34, Part 2, 118, 240-245, 251-258</i>	<i>Annex V, Part 2, 256, 259-262</i>	<i>Annex V, Part 2.241(a), 266</i>	<i>Annex V, Part 2, 241 (b), 265-266</i>	<i>Annex V, Part 2, 256(b), 261</i>
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>					
192	Central banks	<i>Annex V.Part 1.42(a)</i>					
193	General governments	<i>Annex V.Part 1.42(b)</i>					
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
197	Households	<i>Annex V.Part 1.42(f)</i>					
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>					

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		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
					030	040	050
			<i>Annex V, Part 1.34, Part 2, 118, 240-245, 251-258</i>	<i>Annex V, Part 2, 256, 259-262</i>	<i>Annex V, Part 2.241(a), 266</i>	<i>Annex V, Part 2, 241 (b), 265-266</i>	<i>Annex V, Part 2, 256(b), 261</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249(b)</i>					
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
212	Central banks	<i>Annex V.Part 1.42(a)</i>					
213	General governments	<i>Annex V.Part 1.42(b)</i>					
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>					
222	Central banks	<i>Annex V.Part 1.42(a)</i>					
223	General governments	<i>Annex V.Part 1.42(b)</i>					
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
					030	040	050
			<i>Annex V, Part 1.34, Part 2, 118, 240-245, 251-258</i>	<i>Annex V, Part 2, 256, 259-262</i>	<i>Annex V, Part 2.241(a), 266</i>	<i>Annex V, Part 2, 241 (b), 265-266</i>	<i>Annex V, Part 2, 256(b), 261</i>
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
227	Households	<i>Annex V.Part 1.42(f)</i>					
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>					
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249</i>					
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.246</i>					
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.247</i>					
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>					

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		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2.264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V.Part 2.2, 3</i>						
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V.Part 1.42(a)</i>						
030	General governments	<i>Annex V.Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V.Part 1.42(a)</i>						
090	General governments	<i>Annex V.Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						

		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2.264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
150	Households	<i>Annex V.Part 1.42(f)</i>						
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>						
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.249(a)</i>						
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>						
182	Central banks	<i>Annex V.Part 1.42(a)</i>						
183	General governments	<i>Annex V.Part 1.42(b)</i>						
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						

		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2.264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
192	Central banks	<i>Annex V.Part 1.42(a)</i>						
193	General governments	<i>Annex V.Part 1.42(b)</i>						
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
197	Households	<i>Annex V.Part 1.42(f)</i>						
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>						

		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2.264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249(b)</i>						
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>						
212	Central banks	<i>Annex V.Part 1.42(a)</i>						
213	General governments	<i>Annex V.Part 1.42(b)</i>						
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>						
222	Central banks	<i>Annex V.Part 1.42(a)</i>						
223	General governments	<i>Annex V.Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						

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		<i>References</i>	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2.264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
227	Households	<i>Annex V.Part 1.42(f)</i>						
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>						
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249</i>						
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.246</i>						
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.247</i>						
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>						

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		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisionsGross carrying amount / nominal amount of exposures with forbearance measures				
			120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					140	Instruments with modifications in their terms and conditions	Refinancing
						150	160
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V.Part 2.2, 3</i>					
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V.Part 1.42(a)</i>					
030	General governments	<i>Annex V.Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>					
080	Central banks	<i>Annex V.Part 1.42(a)</i>					
090	General governments	<i>Annex V.Part 1.42(b)</i>					
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisionsGross carrying amount / nominal amount of exposures with forbearance measures				
			120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					140	Instruments with modifications in their terms and conditions	Refinancing
						150	160
			Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
120	Non-financial corporations	Annex V.Part 1.42(e)					
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)					
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)					
150	Households	Annex V.Part 1.42(f)					
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)					
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)					
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.249(a)					
181	Debt securities	Annex V.Part 1.31, 44(b)					
182	Central banks	Annex V.Part 1.42(a)					
183	General governments	Annex V.Part 1.42(b)					
184	Credit institutions	Annex V.Part 1.42(c)					
185	Other financial corporations	Annex V.Part 1.42(d)					
186	Non-financial corporations	Annex V.Part 1.42(e)					

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisionsGross carrying amount / nominal amount of exposures with forbearance measures				
			120	Performing exposures with forbearance measures – Accumulated impairment and provisions 130	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					140	Instruments with modifications in their terms and conditions	Refinancing
						150	160
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>					
192	Central banks	<i>Annex V.Part 1.42(a)</i>					
193	General governments	<i>Annex V.Part 1.42(b)</i>					
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>					
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
197	Households	<i>Annex V.Part 1.42(f)</i>					
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>					

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisionsGross carrying amount / nominal amount of exposures with forbearance measures				
			120	Performing exposures with forbearance measures – Accumulated impairment and provisions 130	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					140	Instruments with modifications in their terms and conditions	Refinancing
						150	160
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249(b)</i>					
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>					
212	Central banks	<i>Annex V.Part 1.42(a)</i>					
213	General governments	<i>Annex V.Part 1.42(b)</i>					
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>					
222	Central banks	<i>Annex V.Part 1.42(a)</i>					
223	General governments	<i>Annex V.Part 1.42(b)</i>					
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisionsGross carrying amount / nominal amount of exposures with forbearance measures				
			120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					140	Instruments with modifications in their terms and conditions	Refinancing
						150	160
			Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)					
923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)					
227	Households	Annex V.Part 1.42(f)					
930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)					
933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)					
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	Annex V.Part 2.249					
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	Annex V.Part 2.246					
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	Annex V.Part 2.247					
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246					

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			170	175	180	185
			<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
005	Cash balances at central banks and other demand deposits	<i>Annex V. Part 2.2, 3</i>				
010	Debt securities	<i>Annex V. Part 1.31, 44(b)</i>				
020	Central banks	<i>Annex V. Part 1.42(a)</i>				
030	General governments	<i>Annex V. Part 1.42(b)</i>				
040	Credit institutions	<i>Annex V. Part 1.42(c)</i>				
050	Other financial corporations	<i>Annex V. Part 1.42(d)</i>				
060	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>				
070	Loans and advances	<i>Annex V. Part 1.32, 44(a)</i>				
080	Central banks	<i>Annex V. Part 1.42(a)</i>				
090	General governments	<i>Annex V. Part 1.42(b)</i>				
100	Credit institutions	<i>Annex V. Part 1.42(c)</i>				
110	Other financial corporations	<i>Annex V. Part 1.42(d)</i>				

		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			170	175	180	185
			<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
150	Households	<i>Annex V.Part 1.42(f)</i>				
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>				
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.249(a)</i>				
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>				
182	Central banks	<i>Annex V.Part 1.42(a)</i>				
183	General governments	<i>Annex V.Part 1.42(b)</i>				
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				

		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			170	175	180	185
			<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>				
192	Central banks	<i>Annex V.Part 1.42(a)</i>				
193	General governments	<i>Annex V.Part 1.42(b)</i>				
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
197	Households	<i>Annex V.Part 1.42(f)</i>				
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			170	175	180	185
			<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249(b)</i>				
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>				
212	Central banks	<i>Annex V.Part 1.42(a)</i>				
213	General governments	<i>Annex V.Part 1.42(b)</i>				
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>				
222	Central banks	<i>Annex V.Part 1.42(a)</i>				
223	General governments	<i>Annex V.Part 1.42(b)</i>				
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>				
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>				
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>				

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			170	175	180	185
			<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>				
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
227	Households	<i>Annex V.Part 1.42(f)</i>				
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>				
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249</i>				
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.246</i>				
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>	<i>Annex V.Part 2.247</i>				
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>				

▼ **M11**20. **Geographical breakdown**20.1 **Geographical breakdown of assets by location of the activities**

		<i>References</i>	Carrying amount <i>Annex V.Part 1.27</i>	
			Domestic activities	Non- domestic activities
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>		
040	Other demand deposits	<i>Annex V.Part 2.3</i>		
050	<b>Financial assets held for trading</b>	<i>IFRS 9. Appendix A</i>		
060	Derivatives	<i>IFRS 9. Appendix A</i>		
070	Equity instruments	<i>IAS 32.11</i>		
080	Debt securities	<i>Annex V.Part 1.31</i>		
090	Loans and advances	<i>Annex V.Part 1.32</i>		
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>		
097	Equity instruments	<i>IAS 32.11</i>		
098	Debt securities	<i>Annex V.Part 1.31</i>		
099	Loans and advances	<i>Annex V.Part 1.32</i>		
100	<b>Financial assets designated at fair value through profit or loss</b>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>		
120	Debt securities	<i>Annex V.Part 1.31</i>		
130	Loans and advances	<i>Annex V.Part 1.32</i>		
141	<b>Financial assets at fair value through other comprehensive income</b>	<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>		
142	Equity instruments	<i>IAS 32.11</i>		
143	Debt securities	<i>Annex V.Part 1.31</i>		
144	Loans and advances	<i>Annex V.Part 1.32</i>		
181	<b>Financial assets at amortised cost</b>	<i>IFRS 7.8(f); IFRS 9.4.1.2</i>		
182	Debt securities	<i>Annex V.Part 1.31</i>		
183	Loans and advances	<i>Annex V.Part 1.32</i>		
240	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>		

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		<i>References</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27</i>	
			<b>Domestic activities</b>	<b>Non-domestic activities</b>
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
250	<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>		
260	<b>Tangible assets</b>			
270	<b>Intangible assets</b>	<i>IAS 1.54(c); CRR art 4(1)(115)</i>		
280	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.54(e); Annex V.Part 1.21, Part 2.4</i>		
290	<b>Tax assets</b>	<i>IAS 1.54(n-o)</i>		
300	<b>Other assets</b>	<i>Annex V.Part 2.5</i>		
310	<b>Non-current assets and disposal groups classified as held for sale</b>	<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7</i>		
320	<b>ASSETS</b>	<i>IAS 1.9(a), IG 6</i>		

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

		<i>References</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27</i>	
			<b>Domestic activities</b>	<b>Non-domestic activities</b>
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
010	<b>Financial liabilities held for trading</b>	<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>		
020	Derivatives	<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>		
030	Short positions	<i>IFRS 9.BA7(b)</i>		
040	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
050	Debt securities issued	<i>Annex V.Part 1.37</i>		
060	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		
070	<b>Financial liabilities designated at fair value through profit or loss</b>	<i>IFRS 7.8 (e)(i); IFRS 9.4.2.2</i>		
080	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		

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		<i>References</i>	Carrying amount <i>Annex V.Part 1.27</i>	
			Domestic activities	Non- domestic activities
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
090	Debt securities issued	<i>Annex V.Part 1.37</i>		
100	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		
110	<b>Financial liabilities measured at amortised cost</b>	<i>IFRS 7.8(g); IFRS 9.4.2.1</i>		
120	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
130	Debt securities issued	<i>Annex V.Part 1.37</i>		
140	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		
150	<b>Derivatives – Hedge accounting</b>	<i>IFRS 9.6.2.1; Annex V.Part 1.26</i>		
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>IAS 39.89A(b), IFRS 9.6.5.8</i>		
170	<b>Provisions</b>	<i>IAS 37.10; IAS 1.54(l)</i>		
180	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>		
190	<b>Share capital repayable on demand</b>	<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>		
200	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>		
210	<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>		
220	<b>LIABILITIES</b>	<i>IAS 1.9(b); IG 6</i>		

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

		<i>References</i>	Current period	
			Domestic activities	Non- domestic activities
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
010	<b>Interest income</b>	<i>IAS 1.97; Annex V.Part 2.31</i>		
020	<b>(Interest expenses)</b>	<i>IAS 1.97; Annex V.Part 2.31</i>		
030	<b>(Expenses on share capital repayable on demand)</b>	<i>IFRIC 2.11</i>		
040	<b>Dividend income</b>	<i>Annex V.Part 2.40</i>		
050	<b>Fee and commission income</b>	<i>IFRS 7.20(c)</i>		

▼ **M11**

		<i>References</i>	Current period	
			Domestic activities	Non-domestic activities
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
060	(Fee and commission expenses)	<i>IFRS 7.20(c)</i>		
070	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	<i>Annex V.Part 2.45</i>		
080	Gains or (-) losses on financial assets and liabilities held for trading, net	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46</i>		
083	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss	<i>IFRS 9.5.7.1</i>		
090	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44</i>		
100	Gains or (-) losses from hedge accounting, net	<i>Annex V.Part 2.47-48</i>		
110	Exchange differences [gain or (-) loss], net	<i>IAS 21.28, 52 (a)</i>		
130	Gains or (-) losses on derecognition of non financial assets, net	<i>IAS 1.34</i>		
140	Other operating income	<i>Annex V.Part 2.314-316</i>		
150	(Other operating expenses)	<i>Annex V.Part 2.314-316</i>		
155	<b>TOTAL OPERATING INCOME, NET</b>			
160	(Administrative expenses)			
170	(Depreciation)	<i>IAS 1.102, 104</i>		
171	Modification gains or (-) losses, net	<i>IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49</i>		
180	(Provisions or (-) reversal of provisions)	<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>		
190	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	<i>IFRS 7.20(a)(viii); Annex V Part 2.51, 53</i>		
200	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	<i>IAS 28.40-43</i>		
210	(Impairment or (-) reversal of impairment on non-financial assets)	<i>IAS 36.126(a)(b)</i>		

▼ **M11**

		<i>References</i>	Current period	
			Domestic activities	Non-domestic activities
			<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
			010	020
220	Negative goodwill recognised in profit or loss	<i>IFRS 3.Appendix B64(n)(i)</i>		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	<i>Annex V.Part 2.54</i>		
240	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	<i>IFRS 5.37; Annex V.Part 2.55</i>		
250	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
260	(Tax expense or (-) income related to profit or loss from continuing operations)	<i>IAS 1.82(d); IAS 12.77</i>		
270	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1, IG 6</i>		
280	Profit or (-) loss after tax from discontinued operations	<i>IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56</i>		
290	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>IAS 1.81A(a)</i>		

## ▼ M11

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

z-axis

Country of residence of the counterparty

		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: forborne	Of which: non-performing	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34, Part 2.271, 275	Annex V.Part 1.15(a), Part 2.273	Annex V.Part 2.273	Annex V.Part 2.275	Annex V.Part 2.275	CRR art 178; Annex V.Part 2.237(b)	Annex V.Part 2.274	Annex V.Part 2.274
			010	011	012	022	025	026	031	040
010	<b>Derivatives</b>	IFRS 9 Appendix A, Annex V. Part 2.272								
020	Of which: credit institutions	Annex V.Part 1.42(c)								
030	Of which: other financial corporations	Annex V.Part 1.42(d)								
040	<b>Equity instruments</b>	IAS 32.11								
050	Of which: credit institutions	Annex V.Part 1.42(c)								
060	Of which: other financial corporations	Annex V.Part 1.42(d)								
070	Of which: non-financial corporations	Annex V.Part 1.42(e)								
080	<b>Debt securities</b>	Annex V.Part 1.31, 44(b)								
090	Central banks	Annex V.Part 1.42(a)								
100	General governments	Annex V.Part 1.42(b)								
110	Credit institutions	Annex V.Part 1.42(c)								
120	Other financial corporations	Annex V.Part 1.42(d)								
130	Non-financial corporations	Annex V.Part 1.42(e)								

## ▼ M11

		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: forborne	Of which: non-performing	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.34, Part 2.271, 275</i>	<i>Annex V.Part 1.15(a), Part 2.273</i>	<i>Annex V.Part 2.273</i>	<i>Annex V.Part 2.275</i>	<i>Annex V.Part 2.275</i>	<i>CRR art 178; Annex V.Part 2.237(b)</i>	<i>Annex V.Part 2.274</i>	<i>Annex V.Part 2.274</i>
			010	011	012	022	025	026	031	040
140	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>								
150	Central banks	<i>Annex V.Part 1.42(a)</i>								
160	General governments	<i>Annex V.Part 1.42(b)</i>								
170	Credit institutions	<i>Annex V.Part 1.42(c)</i>								
180	Other financial corporations	<i>Annex V.Part 1.42(d)</i>								
190	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>								
200	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>								
210	Of which: Loans collateralized by commercial immovable property	<i>Annex V.Part 2.86(a), 87</i>								
220	Households	<i>Annex V.Part 1.42(f)</i>								
230	Of which: Loans collateralized by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
240	Of which: Credit for consumption	<i>Annex V.Part 2.88(a)</i>								

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

z-axis Country of residence of the counterparty

		References	Nominal amount	Of which: forborne	Of which: non-performing	of which: defaulted	Provisions for commitments and guarantees given
			Annex V. Part 2. 118, 271	Annex V. Part 2. 240-258	Annex V. Part 2.275	CRR art 178; Annex V. Part 2.237(b)	Annex V. Part 2.276
			010	022	025	026	030
010	Loan commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116					
020	Financial guarantees given	IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116					
030	Other Commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116					

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

z-axis Country of residence of the counterparty

		References	Carrying amount
			Annex V. Part 1.27, 2.271
			010
010	Derivatives	IFRS 9 Appendix A, Annex V. Part 1.44(e), Part 2.272	
020	Of which: credit institutions	Annex V. Part 1.42(c)	
030	Of which: other financial corporations	Annex V. Part 1.42(d)	
040	Short positions	IFRS 9.BA7(b); Annex V. Part 1.44(d)	
050	Of which: credit institutions	Annex V. Part 1.42(c)	
060	Of which: other financial corporations	Annex V. Part 1.42(d)	
070	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36	
080	Central banks	Annex V. Part 1.42(a)	
090	General governments	Annex V. Part 1.42(b)	
100	Credit institutions	Annex V. Part 1.42(c)	
110	Other financial corporations	Annex V. Part 1.42(d)	
120	Non-financial corporations	Annex V. Part 1.42(e)	
130	Households	Annex V. Part 1.42(f)	

▼ **M11****20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes**

z-axis Country of residence of the counterparty

		References	Non-financial corporations <i>Annex V. Part 2.271, 277</i>				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V. Part 1.34, Part 2.275</i>	<i>Annex V. Part 2.273</i>	<i>Annex V. Part 2.275</i>	<i>Annex V. Part 2.274</i>	<i>Annex V. Part 2.274</i>
			010	011	012	021	022
010	<b>A Agriculture, forestry and fishing</b>	<i>NACE Regulation</i>					
020	<b>B Mining and quarrying</b>	<i>NACE Regulation</i>					
030	<b>C Manufacturing</b>	<i>NACE Regulation</i>					
040	<b>D Electricity, gas, steam and air conditioning supply</b>	<i>NACE Regulation</i>					
050	<b>E Water supply</b>	<i>NACE Regulation</i>					
060	<b>F Construction</b>	<i>NACE Regulation</i>					
070	<b>G Wholesale and retail trade</b>	<i>NACE Regulation</i>					
080	<b>H Transport and storage</b>	<i>NACE Regulation</i>					
090	<b>I Accommodation and food service activities</b>	<i>NACE Regulation</i>					
100	<b>J Information and communication</b>	<i>NACE Regulation</i>					
105	<b>K Financial and insurance activities</b>	<i>NACE Regulation</i>					
110	<b>L Real estate activities</b>	<i>NACE Regulation</i>					
120	<b>M Professional, scientific and technical activities</b>	<i>NACE Regulation</i>					
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>					
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>					
150	<b>P Education</b>	<i>NACE Regulation</i>					
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>					
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>					
180	<b>S Other services</b>	<i>NACE Regulation</i>					
190	<b>LOANS AND ADVANCES</b>	<i>Annex V. Part 1.32</i>					

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

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

22. Asset management, custody and other service functions22.1 Fee and commission income and expenses by activity

		<i>References</i>	Current period
			<i>Annex V.Part 2.280</i>
			010
010	<b>Fee and commission income</b>	<i>Annex V.Part 2.281-284</i>	
020	Securities		
030	<i>Issuances</i>	<i>Annex V.Part 2.284(a)</i>	
040	<i>Transfer orders</i>	<i>Annex V.Part 2.284(b)</i>	
050	<i>Other fee and commission income in relation to securities</i>	<i>Annex V.Part 2.284(c)</i>	
051	Corporate Finance		
052	<i>M&amp;A advisory</i>	<i>Annex V.Part 2.284 (e)</i>	
053	<i>Treasury services</i>	<i>Annex V.Part 2.284(f)</i>	
054	<i>Other fee and commission income in relation to corporate finance activities</i>	<i>Annex V.Part 2.284(g)</i>	
055	Fee based advice	<i>Annex V.Part 2.284(h)</i>	
060	Clearing and settlement	<i>Annex V.Part 2.284(i)</i>	
070	Asset management	<i>Annex V.Part 2.284(j); 285(a)</i>	
080	Custody [by type of customer]	<i>Annex V.Part 2.284(j); 285(b)</i>	
090	<i>Collective investment</i>		
100	<i>Other fee and commission income in relation to custody services</i>		
110	Central administrative services for collective investment	<i>Annex V.Part 2.284(j); 285(c)</i>	
120	Fiduciary transactions	<i>Annex V.Part 2.284(j); 285(d)</i>	
131	Payment services	<i>Annex V.Part 2.284(k), 285(e)</i>	
132	<i>Current accounts</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	

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		References	Current period
			Annex V.Part 2.280
		IFRS 7.20(c )	010
133	Credit cards	Annex V.Part 2.284(k), 285(e)	
134	Debit cards and other card payments	Annex V.Part 2.284(k), 285(e)	
135	Transfers and other payment orders	Annex V.Part 2.284(k), 285(e)	
136	Other fee and commission income in relation to payment services	Annex V.Part 2.284(k), 285(e)	
140	Customer resources distributed but not managed [by type of product]	Annex V.Part 2.284 (l); 285(f)	
150	Collective investment		
160	Insurance products		
170	Other fee and commission income in relation to customer resources distributed but not managed		
180	Structured Finance	Annex V.Part 2.284(n)	
190	Loan servicing activities	Annex V.Part 2.284(o)	
200	Loan commitments given	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)	
210	Financial guarantees given	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)	
211	Loans granted	Annex V.Part 2.284(r)	
213	Foreign exchange	Annex V.Part 2.284(s)	
214	Commodities	Annex V.Part 2.284(t)	
220	Other fee and commission income	Annex V.Part 2.284(u)	
230	<b>(Fee and commission expenses)</b>	Annex V.Part 2.281-284	
235	(Securities)	Annex V.Part 2.284(d)	
240	(Clearing and settlement)	Annex V.Part 2.284(i)	
245	(Asset management)	Annex V.Part 2.284(j); 285(a)	
250	(Custody)	Annex V.Part 2.284(j); 285 (b)	
255	(Payment services)	Annex V.Part 2.284(k), 285(e)	
256	(of which: Credit, Debit and other Cards)		
260	(Loan servicing activities)	Annex V.Part 2.284(o)	
270	(Loan commitments received)	Annex V.Part 2.284(q)	
280	(Financial guarantees received)	Annex V.Part 2.284(q)	
281	(Externally provided distribution of products)	Annex V.Part 2.284(m)	
282	(Foreign exchange)	Annex V.Part 2.284(s)	
290	(Other fee and commission expenses)	Annex V.Part 2.284(u)	

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## 22.2 Assets involved in the services provided

		<i>References</i>	Amount of the assets involved in the services provided
			<i>Annex V.Part 2.285(g)</i>
			010
010	<b>Asset management [by type of customer]</b>	<i>Annex V.Part 2.285(a)</i>	
020	Collective investment		
030	Pension funds		
040	Customer portfolios managed on a discretionary basis		
050	Other investment vehicles		
060	<b>Custody assets [by type of customer]</b>	<i>Annex V.Part 2.285(b)</i>	
070	Collective investment		
080	Other		
090	Of which: entrusted to other entities		
100	<b>Central administrative services for collective investment</b>	<i>Annex V.Part 2.285(c)</i>	
110	<b>Fiduciary transactions</b>	<i>Annex V.Part 2.285(d)</i>	
120	<b>Payment services</b>	<i>Annex V.Part 2.285(e)</i>	
130	<b>Customer resources distributed but not managed [by type of product]</b>	<i>Annex V.Part 2.285(f)</i>	
140	Collective investment		
150	Insurance products		
160	Other		

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23. **Loans and advances: additional information**23.1 **Loans and advances: Number of instruments**

		References	Number of instruments (Annex V.Part 2.320)								
			Performing				Non Performing				
				of which: Exposures with forbearan- ce measures		of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures		of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
											of which: Exposures with forbearance measures
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262			
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319									
0020	of which: Households	Annex V.Part 1.42(f)									
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)									
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									

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		References	Number of instruments (Annex V.Part 2.320)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V.Part 1.32	Annex V. Part 2.222, 235-236, 256, 259-262
0080	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321									
0090	of which: Households	Annex V.Part 1.42(f)									
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									

		References	Number of instruments (Annex V.Part 2.320)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V.Part 1.32	Annex V. Part 2.222, 235-236
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0150	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319; 322									
0160	of which: Households	Annex V.Part 1.42(f)									
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									

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		<i>References</i>	Number of instruments (Annex V.Part 2.320)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	Loans and advances	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>								
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>								
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

		<i>References</i>	Number of instruments (Annex V.Part 2.320)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0080	Loans and advances in pre-litigation status	<i>Annex V.Part 1.32, 44(a), Part 2.319, 321</i>								
0090	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0100	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0110	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0130	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

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		<i>References</i>	Number of instruments (Annex V.Part 2.320)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 years ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0150	Loans and advances in litigation status	<i>Annex V.Part 1.32, 44(a), Part 2.319; 322</i>								
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

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

		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days		of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days			
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262			
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319									
0020	of which: Households	Annex V.Part 1.42(f)									
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V.Part 1.32	Annex V. Part 2.222, 235-236
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319									
0090	of which: Households	Annex V.Part 1.42(f)									
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V. Part 2.222, 235-236, 256, 259-262	
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									
0150	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321									
0160	of which: Households	Annex V.Part 1.42(f)									
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									
0220	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 322									
0230	of which: Households	Annex V.Part 1.42(f)									
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									

		References	Gross carrying amount (Annex V.Part 1.34)									
			Performing					Non Performing				
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days		
										Annex V.Part 1.32	Annex V. Part 2.222, 235-236	of which: Exposures with forbearance measures
0010	0020	0030	0040	0050	0060	0070	0080	0090				
0250	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)										
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix										
0270	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)										
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix										
0290	Unsecured loans and advances without guar- antees	Annex V.Part 1.32, 44(a), Part 2.319, 323										
0300	of which: Households	Annex V.Part 1.42(f)										

		References	Gross carrying amount (Annex V.Part 1.34)										
			Performing					Non Performing					
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Annex V. Part 2.256, 259-262	Unlikely to pay that are not past due or past due ≤ 90 days	
												Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
0310	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)											
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix											
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)											
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix											
0350	Loans and advances with an accumulated coverage ratio > 90 %	Annex V.Part 1.32, 44(a), Part 2.319, 324											
0360	of which: Households	Annex V.Part 1.42(f)											

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		References	Gross carrying amount (Annex V.Part 1.34)							
			Performing				Non Performing			
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	of which: Exposures with forbearance measures		
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262		
0010	0020	0030	0040	0050	0060	0070	0080	0090		
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87								
0380	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)								
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								
0400	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)								
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	Loans and advances	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>								
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0080	<b>Loans and advances at cost or at amortised cost</b>	<i>Annex V.Part 1.32, 44(a), Part 2.233 (a), 319</i>								
0090	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0100	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0110	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0130	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0150	<b>Loans and advances in pre-litigation status</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 321</i>								
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0220	<b>Loans and advances in litigation status</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 322</i>								
0230	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0240	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								

		References	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			Annex V, Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236
			0100	0110	0120	0130	0140	0150	0160	0170
0250	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)								
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								
0270	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)								
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix								
0290	<b>Unsecured loans and advances without guar- antees</b>	Annex V.Part 1.32, 44(a), Part 2.319, 323								
0300	of which: Households	Annex V.Part 1.42(f)								

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		References	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			Annex V, Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0100	0110	0120	0130	0140	0150	0160	0170
0310	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)								
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)								
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix								
0350	<b>Loans and advances with an accumulated coverage ratio &gt; 90 %</b>	Annex V.Part 1.32, 44(a), Part 2.319, 324								
0360	of which: Households	Annex V.Part 1.42(f)								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0370	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0380	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0390	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0400	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

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

		References	Gross carrying amount (Annex V.Part 1.34)							
			Performing					Non Performing		
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days			
							of which: Exposures with forbearance measures	of which: Exposures with forbearance measures		
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262		
0010	0020	0030	0040	0050	0060	0070	0080	0090		
0010	Loans and advances collateralised by immovable property	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319								
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325								
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325								
0040	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325								
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)								

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
Annex V.Part 1.32											
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325									
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325									
0080	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325									
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)									
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325									

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing					Non Performing			
			Annex V.Part 1.32	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V, Part 2.222, 235-236, 256, 259-262	
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325									
0120	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325									
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)									
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325									
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325									

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		References	Gross carrying amount (Annex V.Part 1.34)								
			Performing				Non Performing				
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	Annex V. Part 2. 213-216, 226-239	of which: Exposures with forbearan- ce measures	Unlikely to pay that are not past due or past due ≤ 90 days	
										Annex V.Part 1.32	Annex V. Part 2. 222, 235-236, 256, 259-262
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0160	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325									
0170	Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)									
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325									
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325									
0200	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325									

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 years ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	Loans and advances collateralised by immovable property	<i>Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319</i>								
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>								
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>								
0040	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>								
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>								
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>								
0080	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>								
0090	<b>Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property</b>	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)</i>								
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 years ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>								
0120	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>								
0130	<b>Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property</b>	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)</i>								
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>								
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>								

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		<i>References</i>	Gross carrying amount (Annex V.Part 1.34)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0160	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>								
0170	<b>Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property</b>	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)</i>								
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>								
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>								
0200	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>								

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

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)								
			Performing					Non Performing			
										Unlikely to pay that are not past due or past due ≤ 90 days	
			of which: Exposures with forbearance measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearance measures	of which: Exposures with forbearance measures					
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319									
0020	of which: Households	Annex V.Part 1.42(f)									
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix									
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)									
			Performing					Non Performing				
										Unlikely to pay that are not past due or past due ≤ 90 days		
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearance measures					
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
0010	0020	0030	0040	0050	0060	0070	0080	0090				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix										
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319										
0090	of which: Households	Annex V.Part 1.42(f)										
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87										
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)										
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix										
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)										

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)									
			Performing					Non Performing				
										Unlikely to pay that are not past due or past due ≤ 90 days		
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures				of which: Exposures with forbearance measures		
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262				
0010	0020	0030	0040	0050	0060	0070	0080	0090				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix										
0150	Unsecured loans and advances without guarantees	Annex V.Part 1.32, 44(a), Part 2.319, 323										
0160	of which: Households	Annex V.Part 1.42(f)										
0170	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)										
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix										
0190	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)										
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix										

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		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	Loans and advances	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>								
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								

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		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0080	<b>Loans and advances at cost or at amortised cost</b>	<i>Annex V.Part 1.32, 44(a), Part 2.233 (a), 319</i>								
0090	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0100	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0110	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0130	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								

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		<i>References</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 years ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0150	<b>Unsecured loans and advances without guarantees</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 323</i>								
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0170	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0180	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0190	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

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

		References	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Performing					Non Performing		
										Unlikely to pay that are not past due or past due ≤ 90 days
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearance measures			
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261			Annex V. Part 2. 213-216, 226-239
0010	0020	0030	0040	0050	0060	0070	0080	0090		
0010	Financial guarantees received on loans and advances	Annex V.Part 2.319, 326								
0020	of which: Households	Annex V.Part 1.42(f)								
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87								
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)								

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		References	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Performing					Non Performing		
										Unlikely to pay that are not past due or past due <= 90 days
			of which: Exposures with forbearan- ce measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearan- ce measures		of which: Exposures with forbearan- ce measures		of which: Exposures with forbearance measures
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236
		0010	0020	0030	0040	0050	0060	0070	0080	0090
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix								
0080	Collateral received on loans and advances	Annex V.Part 2.319, 326								
0090	of which: Households	Annex V.Part 1.42(f)								
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87								
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								

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		References	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174								
			Performing					Non Performing			
										Unlikely to pay that are not past due or past due ≤ 90 days	
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days		of which: Exposures with forbearan- ce measures		of which: Exposures with forbearan- ce measures		of which: Exposures with forbearance measures	
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
0010	0020	0030	0040	0050	0060	0070	0080	0090			
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)									
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix									
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326									
0160	of which: Households	Annex V.Part 1.42(f)									
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87									
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)									

		References	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Performing					Non Performing		
										Unlikely to pay that are not past due or past due ≤ 90 days
			of which: Exposures with forbearan- ce measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearan- ce measures	of which: Exposures with forbearan- ce measures				of which: Exposures with forbearance measures
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262		
0010	0020	0030	0040	0050	0060	0070	0080	0090		
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix								
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix								
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327								
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327								

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		References	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	Financial guarantees received on loans and advances	<i>Annex V.Part 2.319, 326</i>								
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0080	<b>Collateral received on loans and advances</b>	<i>Annex V.Part 2.319, 326</i>								
0090	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0100	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0110	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0130	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0150	<b>Immovable property collateral received on loans and advances</b>	<i>Annex V.Part 2.319, 326</i>								
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								

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		<i>References</i>	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>	<i>Annex V, Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								
0220	<b>Memorandum item: Collateral received on loans and advances – uncapped amounts</b>	<i>Annex V.Part 2.319, 326, 327</i>								
0230	of which: Immovable property collateral	<i>Annex V.Part 2.319, 326, 327</i>								

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

		References	Accumulated partial write-offs (Annex V.Part 2.72, 74)									
			Performing					Non Performing				
			of which: Exposures with forbearan- ce measures	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days ≤ 90 days	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Unlikely to pay that are not past due or past due ≤ 90 days	
											Annex V. Part 1.32	Annex V. Part 2.222, 235-236, 256, 259-262
0010	0020	0030	0040	0050	0060	0070	0080	0090				
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319										
0020	of which: Households	Annex V.Part 1.42(f)										
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87										
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)										
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix										
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)										
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix										

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		<i>References</i>	Accumulated partial write-offs (Annex V.Part 2.72, 74)							
			Non Performing							
			Past due > 90 days							
				of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 years ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years
			<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
			0100	0110	0120	0130	0140	0150	0160	0170
0010	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>								
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>								
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>								
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>								
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>								

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24. **Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year**24.1 **Loans and advances: Inflows and outflows of non-performing exposures**

		References	Gross Carrying amount (Annex V. Part 1.34)							
			Non-performing exposures – loans and advances							
			of which: Households			of which: Non-financial corporations				
					of which: Loans collat- eralised by residential immovable property		of which: SMEs			of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans		
		Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix		
		0010	0020	0030	0040	0050	0060	0070		
0010	Opening balance	Annex V.Part 2.328								
0020	Inflows	Annex V.Part 2.239ii, 239iii, 239vi, 329								
0030	Inflow due to reclassification from performing not forborne	Annex V.Part 2.239ii, 239iii, 239vi, 329								
0040	Inflow due to reclassification from performing forborne	Annex V.Part 2.239ii, 239iii, 239vi, 329								
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	Annex V.Part 2.239ii, 239iii, 239vi, 329(b)								
0060	Inflow due to purchase of exposures	Annex V.Part 2.239ii, 239iii, 239vi, 329								
0070	Inflow due to accrued interest	Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)								

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		References	Gross Carrying amount (Annex V. Part 1.34)						
			Non-performing exposures – loans and advances						
			of which: Households			of which: Non-financial corporations			
				of which: Loans collat- eralised by residential immovable property			of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0010	0020	0030	0040	0050	0060	0070			
0080	Inflow due to other reasons	Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)							
0090	Of which: Inflow more than once	Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)							
0100	Of which: Inflow of exposures granted in the past 24 months	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0110	Of which: Inflow of exposures granted during the period	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0120	Outflows	Annex V.Part 2.239iii-239v, 331, 332							
0130	Outflow due to reclassification as performing not forborne	Annex V.Part 2.239iii-239v(a), 331, 332							
0140	Outflow due to reclassification as performing forborne	Annex V.Part 2.239iii-239v(a), 331, 332							
0150	Outflow due to partial or total loan repayment	Annex V.Part 2.239iii-239v(b), 331, 332							
0160	Outflow due to collateral liquidations	Annex V.Part 2.239iii-239v(c), 331, 332							

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		References	Gross Carrying amount (Annex V. Part 1.34)							
			Non-performing exposures – loans and advances							
			of which: Households			of which: Non-financial corporations				
					of which: Loans collat- eralised by residential immovable property			of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans		
		Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix		
		0010	0020	0030	0040	0050	0060	0070		
0170	Net cumulated recoveries from collateral liquidation	Annex V.Part 2.333								
0180	of which: Write-offs in the context of collateral liquidations	Annex V.Part 2.239iii-239v(c)								
0190	Outflow due to taking possession of collateral	Annex V.Part 2.239iii-239v(d), 331, 332								
0200	Net cumulated recoveries from taking possession of collateral	Annex V.Part 2.333								
0210	of which: Write-offs in the context of taking possession of collateral	Annex V.Part 2.239iii-239v(d)								
0220	Outflow due to sale of instruments	Annex V.Part 2.239iii-239v(e), 331, 332								
0230	Net cumulated recoveries from sale of instruments	Annex V.Part 2.333								
0240	of which: Write-offs in the context of sale of instruments	Annex V.Part 2.239iii-239v(e)								
0250	Outflow due to risk transfers	Annex V.Part 2.239iii-239v(f), 331, 332								

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		References	Gross Carrying amount (Annex V. Part 1.34)						
			Non-performing exposures – loans and advances						
			of which: Households			of which: Non-financial corporations			
				of which: Loans collat- eralised by residential immovable property			of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0010	0020	0030	0040	0050	0060	0070			
0260	Net cumulated recoveries from risk transfers	Annex V.Part 2.333							
0270	of which: Write-offs in the context of risk transfers	Annex V.Part 2.239iii-239v(f)							
0280	Outflow due to write-offs	Annex V.Part 2.239iii-239v(g), 331, 332							
0290	Outflow due to reclassification as held for sale	Annex V.Part 2.239iii-239vi, 331, 332							
0300	Outflow due to other reasons	Annex V.Part 2.239iii-239v(h), 331, 332							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	Annex V.Part 2.334							
0320	Closing balance	Annex V.Part 2.328							

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

		References	Accumulated impairment and accumulated negative changes in fair value due to credit risk						
			Non-performing exposures – loans and advances						
			of which: Households			of which: Non-financial corporations			
				of which: Loans collat- eralised by residential immovable property			of which: SMEs		of which: Commercial Real Estate (CRE) loans to NFCs other than SME
								of which: Commercial Real Estate (CRE) loans	
		Annex V. Part 1.32, Part 2.69-71, 213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix	
		0010	0020	0030	0040	0050	0060	0070	
0010	Opening balance	Annex V.Part 2.335							
0020	Increases during the period	Annex V.Part 2.336							
0030	Of which: impairments against interest accrued	Annex V.Part 2.337							
0040	Decreases during the period	Annex V.Part 2.338							
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	Annex V.Part 2.339(a)							
0060	Of which: Release of allowances due to unwinding process	Annex V.Part 2.339(b)							
0070	Closing balance	Annex V.Part 2.335							

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

			Gross Carrying amount						
			Non-performing exposures – Loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collat- eralised by residential immovable property		Of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
							Of which: Commercial Real Estate (CRE) loans to SMEs		
<i>References</i>			<i>Annex V. Part 1.32, 34, Part 2.213-216, 223-239</i>	<i>Annex V.Part 1.42(f), 44(a)</i>	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 1.42(e), 44(a)</i>	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a), Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>
			0010	0020	0030	0040	0050	0060	0070
0010	Write-offs during the period	<i>Annex V.Part 2.340</i>							
0020	Of which: Debt forgiveness	<i>Annex V.Part 2.340</i>							

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25. Collateral obtained by taking possession and execution processes25.1 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows

		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)									
					Vintage: Recognition in balance sheet for								Of which: Non-current assets held-for-sale	
					<= 2 years		> 2 years <= 5 years		> 5 years					
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 1.34, Part 2.343	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	IFRS 5.6, Annex V. Part 2.175, 175i, 344	IFRS 5.6, Annex V. Part 1.27, Part 2.175	
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0010	Opening balance	Annex V.Part 2.341, 342												
0020	Inflows of collateral during the period	Annex V.Part 2.345, 349												
0030	Inflow due to new collateral obtained by taking possession	Annex V.Part 2.345, 349												
0040	Inflow due to positive changes in value	Annex V.Part 2.345, 349												
0050	Outflows of collateral during the period	Annex V.Part 2.346, 349												
0060	Outflow for which cash was collected	Annex V.Part 2.347, 349												

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		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)									
					Vintage: Recognition in balance sheet for								Of which: Non-current assets held-for-sale	
					<= 2 years		> 2 years <= 5 years		> 5 years					
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
		<i>Annex V.Part 1.34, Part 2.343</i>	<i>Annex V.Part 2.69-71, 343</i>	<i>Annex V.Part 2.175, 175i, 344</i>	<i>Annex V.Part 1.27, Part 2.175</i>	<i>Annex V.Part 2.175, 175i, 348</i>	<i>Annex V.Part 1.27, Part 2.175, 348</i>	<i>Annex V.Part 2.175, 175i, 348</i>	<i>Annex V.Part 1.27, Part 2.175, 348</i>	<i>Annex V.Part 2.175, 175i, 348</i>	<i>Annex V.Part 1.27, Part 2.175, 348</i>	<i>IFRS 5.6, Annex V. Part 2.175, 175i, 344</i>	<i>IFRS 5.6, Annex V. Part 1.27, Part 2.175</i>	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	
0070	Cash collected net of costs	<i>Annex V.Part 2.347</i>												
0080	Profits/(-) losses from sale of collateral obtained by taking possession	<i>Annex V.Part 2.347</i>												
0090	Outflow with replacement by financial instrument	<i>Annex V.Part 2.346, 349</i>												
0100	Financing granted	<i>Annex V.Part 2.347</i>												
0110	Outflow due to negative changes in value	<i>Annex V.Part 2.346, 349</i>												
0120	Closing balance	<i>Annex V.Part 2.341, 342</i>												

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## 25.2 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&amp;E): Type of collateral obtained

		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			Vintage: Recognition in balance sheet for		
								<= 2 years		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulat- ed negative changes	Value at initial recognition	Carrying amount	Accumulat- ed negative changes
			Annex V. Part 1.34, Part 2.343	Annex V. Part 2.69-71, 343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175ii	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348
			0010	0020	0030	0040	0050	0060	0070	0080
0010	Residential immovable property	Annex V. Part 2.350, 351								
0020	Of which: under construction / development	Annex V. Part 2.350, 352(a)								
0030	Commercial immovable property	Annex V. Part 2.350, 351								
0040	Of which: under construction / development	Annex V. Part 2.350, 352(a)								
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	Annex V. Part 2.350, 352(b)								
0060	Of which: Land with planning permission for development	Annex V. Part 2.350, 352(b)								
0070	Of which: Land without planning permission for development	Annex V. Part 2.350, 352(b)								

## ▼M11

		<i>References</i>	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			Vintage: Recognition in balance sheet for		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
			<i>Annex V. Part 1.34, Part 2.343</i>	<i>Annex V. Part 2.69-71, 343</i>	<i>Annex V. Part 2.175, 175i, 344</i>	<i>Annex V. Part 1.27, Part 2.175</i>	<i>Annex V. Part 2.175, 175ii</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>
			0010	0020	0030	0040	0050	0060	0070	0080
0080	Movable property	<i>Annex V. Part 2.350, 351</i>								
0090	Equity and debt securities	<i>Annex V. Part 2.350, 351</i>								
0100	Other	<i>Annex V. Part 2.350, 351</i>								
0110	Total	<i>Annex V. Part 2.350, 351</i>								
0120	Number of Collateral obtained by taking possession	<i>Annex V. Part 2.350, 351</i>								

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		References	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
			Vintage: Recognition in balance sheet for						Of which: Non-current assets held-for-sale	
			> 2 years <= 5 years			> 5 years				
			Value at initial recog- nition	Carrying amount	Accumulated negative changes	Value at initial recog- nition	Carrying amount	Accumulated negative changes	Value at initial recog- nition	Carrying amount
			Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348	IFRS 5.6, Annex V.Part 2.175, 175i	IFRS 5.6, Annex V.Part 1.27, Part 2.175
			0090	0100	0110	0120	0130	0140	0150	0160
0010	Residential immovable property	Annex V. Part 2.350, 351								
0020	Of which: under construction / development	Annex V. Part 2.350, 352(a)								
0030	Commercial immovable property	Annex V. Part 2.350, 351								
0040	Of which: under construction / development	Annex V. Part 2.350, 352(a)								
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	Annex V. Part 2.350, 352(b)								
0060	Of which: Land with planning permission for development	Annex V. Part 2.350, 352(b)								
0070	Of which: Land without planning permission for development	Annex V. Part 2.350, 352(b)								

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		References	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
			Vintage: Recognition in balance sheet for						Of which: Non-current assets held-for-sale	
			> 2 years <= 5 years			> 5 years				
			Value at initial recog- nition	Carrying amount	Accumulated negative changes	Value at initial recog- nition	Carrying amount	Accumulated negative changes	Value at initial recog- nition	Carrying amount
			Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348	IFRS 5.6, Annex V.Part 2.175, 175i	IFRS 5.6, Annex V.Part 1.27, Part 2.175
			0090	0100	0110	0120	0130	0140	0150	0160
0080	Movable property	Annex V. Part 2.350, 351								
0090	Equity and debt securities	Annex V. Part 2.350, 351								
0100	Other	Annex V. Part 2.350, 351								
0110	Total	Annex V. Part 2.350, 351								
0120	Number of Collateral obtained by taking possession	Annex V. Part 2.350, 351								

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

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

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26. Forbearance management and quality of forbearance

			Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
						of which: performing	of which: having been granted forbearance measures during the period	of which: performing	of which: having been granted forbearance measures during the period	of which: performing	of which: having been granted forbearance measures during the period
<i>References</i>			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	Number of instruments	<i>Annex V. Part 2.320, 355, 356</i>									
0020	Gross carrying amount of instruments, for the following types of forbearance measures:	<i>Annex V.Part 1.34, Part 2.355, 357, 359</i>									
0030	Grace period/payment moratorium	<i>Annex V.Part 2.358(a)</i>									
0040	Interest rate reduction	<i>Annex V.Part 2.358(b)</i>									
0050	Extension of maturity/term	<i>Annex V.Part 2.358(c)</i>									

			Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
							of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
<i>References</i>			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0060	Rescheduled payments	<i>Annex V.Part 2.358(d)</i>									
0070	Debt forgiveness	<i>Annex V.Part 2.358(e)</i>									
0080	Debt asset swaps	<i>Annex V.Part 2.358(f)</i>									
0090	Other forbearance measures	<i>Annex V.Part 2.358(g)</i>									
	<b>Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time</b>	<i>Annex V.Part 1.34, Part 2.355</i>									

		<i>References</i>	Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
							of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			<i>Annex V.Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>	<i>Annex V.Part 1.32, 42(e), 44(a), Part 2. 240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0100	Loans and advances having been forborne twice	<i>Annex V.Part 2.360(a)(i)</i>									
0110	Loans and advances having been forborne more than twice	<i>Annex V.Part 2.360(a)(i)</i>									
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	<i>Annex V.Part 2.360(a)(ii)</i>									
0130	<b>Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria</b>	<i>Annex V.Part 1.34, Part 2.232, 355, 360(b)</i>									

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30. Off-balance sheet activities: Interests in unconsolidated structured entities30.1 Interests in unconsolidated structured entities

		<i>References</i>	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V.Part 2.286</i>		<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>		<i>IFRS 12 B26(b); Annex V.Part 2.287</i>
			010	020	030	040	050	060	080
010	<b>Total</b>								

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

<i>By nature of the activities</i>		<i>References</i>	Carrying amount		
			Securitisation Special Purpose Entities	Asset management	Other activities
			<i>CRR art 4(1)(66)</i>	<i>Annex V.Part 2.285(a)</i>	
			010	020	030
010	<b>Selected financial assets recognised in the reporting institution's balance sheet</b>	<i>IFRS 12.29(a),(b)</i>			
021	of which: non-performing	<i>Annex V.Part 2.213-239</i>			
030	Derivatives	<i>IFRS 9 Appendix A; Annex V.Part 2.272</i>			
040	Equity instruments	<i>IAS 32.11</i>			
050	Debt securities	<i>Annex V.Part 1.31</i>			
060	Loans and advances	<i>Annex V.Part 1.32</i>			

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<i>By nature of the activities</i>		<i>References</i>	Carrying amount		
			Securitisation Special Purpose Entities	Asset management	Other activities
			<i>CRR art 4(1)(66)</i>	<i>Annex V.Part 2.285(a)</i>	
			010	020	030
070	<b>Selected equity and financial liabilities recognised in the reporting institution's balance sheet</b>	<i>IFRS 12.29(a),(b)</i>			
080	Equity instruments issued	<i>IAS 32.11</i>			
090	Derivatives	<i>IFRS 9 Appendix A; Annex V.Part 2.272</i>			
100	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>			
110	Debt securities issued	<i>Annex V.Part 1.37</i>			
			Nominal amount		
120	<b>Off-balance sheet exposures given by the reporting institution</b>	<i>IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118</i>			
131	of which: non-performing	<i>Annex V.Part 2.117</i>			

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

		References <i>Annex V.Part 2.288-291</i>	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V. Part 2.289</i>	<i>IAS 24.19(d),(e); Annex V. Part 2.289</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
			010	020	030	040	050
010	<b>Selected financial assets</b>	<i>IAS 24.18(b)</i>					
020	Equity instruments	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.31</i>					
040	Loans and advances	<i>Annex V.Part 1.32</i>					
050	of which: non-performing	<i>Annex V. Part 2.213-239</i>					
060	<b>Selected financial liabilities</b>	<i>IAS 24.18(b)</i>					
070	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>					
080	Debt securities issued	<i>Annex V.Part 1.37</i>					
090	<b>Nominal amount of loan commitments, financial guarantees and other commitments given</b>	<i>IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118</i>					
100	of which: non-performing	<i>IAS 24.18(b); Annex V. Part 2.117</i>					
110	<b>Loan commitments, financial guarantees and other commitments received</b>	<i>IAS 24.18(b); Annex V.Part 2.290</i>					
120	<b>Notional amount of derivatives</b>	<i>Annex V.Part 2.133-135</i>					
131	<b>Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures</b>	<i>IAS 24.1(c); Annex V.Part 2.69-71, 291</i>					
132	<b>Provisions on non-performing off-balance sheet exposures</b>	<i>Annex V.Part 2.11, 106, 291</i>					

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

		References <i>Annex V.Part 2.288-289, 292-293</i>	Current period				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d),(e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
			010	020	030	040	050
010	Interest income	<i>IAS 24.18(a); Annex V.Part 2.31</i>					
020	Interest expenses	<i>IAS 24.18(a); IAS 1.97; Annex V.Part 2.31</i>					
030	Dividend income	<i>IAS 24.18(a); Annex V.Part 2.40</i>					
040	Fee and commission income	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
050	Fee and commission expenses	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
060	Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss	<i>IAS 24.18(a)</i>					
070	Gains or (-) losses on de-recognition of other than financial assets	<i>IAS 24.18(a); Annex V.Part 2.292</i>					
080	Impairment or (-) reversal of impairment on non-performing exposures	<i>IAS 24.18(d); Annex V.Part 2.293</i>					
090	Provisions or (-) reversal of provisions on non-performing exposures	<i>Annex V. Part 2.50, 293</i>					

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40. **Group structure**40.1 **Group structure: ‘entity-by-entity’**

LEI code	Entity code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee
<i>Annex V.Part 2.294-295, 296(a)</i>	<i>Annex V.Part 2.294-295, 296(b)</i>	<i>IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(c)</i>	<i>Annex V.Part 2.294-295, 296(d)</i>	<i>Annex V.Part 2.294-295, 296(e)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)</i>	<i>IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)</i>	<i>IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(g)</i>	<i>Annex V.Part 2.294-295, 296(h)</i>
010	020	030	040	050	060	070	080	090	095

NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
<i>Annex V.Part 2.294-295, 296(i)</i>	<i>IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(j)</i>	<i>IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)</i>	<i>IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(l)</i>	<i>IFRS 12.21(b); Annex V.Part 2.294-295, 296(m)</i>	<i>CRR art 18; Annex V.Part 2.294-295, 296(n)</i>	<i>Annex V.Part 2.294-295, 296(o)</i>	<i>Annex V.Part 2.294-295, 296(p)</i>	<i>Annex V.Part 2.294-295, 296(q)</i>	<i>IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(r)</i>
100	110	120	130	140	150	160	170	180	190

40.2 **Group structure: ‘instrument-by-instrument’**

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

▼ **M11**41. **Fair value**41.1 **Fair value hierarchy: financial instruments at amortised cost**

		References Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
				Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
			010	020	030	040
ASSETS						
015	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2				
016	Debt securities	Annex V.Part 1.31				
017	Loans and advances	Annex V.Part 1.32				
LIABILITIES						
070	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1				
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
090	Debt securities issued	Annex V.Part 1.37				
100	Other financial liabilities	Annex V.Part 1.38-41				

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## 41.2 Use of the Fair Value Option

		References	Carrying amount Annex V.Part 1.27			
			Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
			IFRS 9.B4.1.29	IFRS 9.B4.1.33	IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300	IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301
			010	020	030	040
ASSETS						
010	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5				
030	Debt securities	Annex V.Part 1.31				
040	Loans and advances	Annex V.Part 1.32				
LIABILITIES						
050	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2				
060	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
070	Debt securities issued	Annex V.Part 1.37				
080	Other financial liabilities	Annex V.Part 1.38-41				

▼ **M11**42. **Tangible and intangible assets: carrying amount by measurement method**

		<b>References</b> <i>Annex V.Part 2.302</i>	Carrying amount	
			of which: right-of-use assets	
				<i>IFRS 16.47(a), 53(j), Annex V.Part 2.303i</i>
			010	020
010	<b>Property plant and equipment</b>	<i>IAS 16.6; IAS 16.29; IAS 1.54(a)</i>		
020	Revaluation model	<i>IAS 16.31, 73(a),(d)</i>		
030	Cost model	<i>IAS 16.30, 73(a),(d)</i>		
040	<b>Investment property</b>	<i>IAS 40.5, 30; IAS 1.54(b)</i>		
050	Fair value model	<i>IAS 40.33-55, 76</i>		
060	Cost model	<i>IAS 40.56, 79(c)</i>		
070	<b>Other intangible assets</b>	<i>IAS 38.8, 118, 122 ; Annex V.Part 2.303</i>		
080	Revaluation model	<i>IAS 38.75-87, 124(a)(ii)</i>		
090	Cost model	<i>IAS 38.74</i>		

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43. Provisions

		<i>References National GAAP compatible IFRS</i>	Carrying amount <i>Annex V.Part 1.27</i>					
			Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Other commitments and guar- antees given measured under IAS 37 and guarantees given measured under IFRS 4	Other provisions
			<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.9</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.10</i>	<i>IAS 37.70-83</i>	<i>IAS 37.14</i>	<i>IAS 37; IFRS 4; Annex V. Part 2.304-305</i>	<i>IAS 37.14</i>
			010	020	030	040	055	060
010	Opening balance [carrying amount at the beginning of the period]	<i>IAS 37.84 (a)</i>						
020	Additions, including increases in existing provisions	<i>IAS 37.84 (b)</i>						
030	(-) Amounts used	<i>IAS 37.84 (c)</i>						
040	(-) Unused amounts reversed during the period	<i>IAS 37.84 (d)</i>						
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate	<i>IAS 37.84 (e)</i>						
060	Other movements							
070	Closing balance [carrying amount at the end of the period]	<i>IAS 37.84 (a)</i>						

▼ **M11**44. **Defined benefit plans and employee benefits**44.1 **Components of net defined benefit plan assets and liabilities**

		References	Amount
			Annex V. Part 2.306-307
			010
010	Fair value of defined benefit plan assets	IAS 19.140(a)(i), 142	
020	Of which: Financial instruments issued by the institution	IAS 19.143	
030	Equity instruments	IAS 19.142(b)	
040	Debt instruments	IAS 19.142(c)	
050	Real estate	IAS 19.142(d)	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	IAS 19.140(a)(ii)	
080	Effect of the asset ceiling	IAS 19.140(a)(iii)	
090	Net defined benefit assets [Carrying amount]	IAS 19.63; Annex V.Part 2.308	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
110	Fair value of any right to reimbursement recognised as an asset	IAS 19.140(b)	

44.2 **Movements in defined benefit obligations**

		References	Defined benefit obligations
			Annex V.Part 2.306, 309
			010
010	Opening balance [present value]	IAS 19.140(a)(ii)	
020	Current service cost	IAS 19.141(a)	
030	Interest cost	IAS 19.141(b)	
040	Contributions paid	IAS 19.141(f)	
050	Actuarial (-) gains or losses from changes in demographic assumptions	IAS 19.141(c)(ii)	
060	Actuarial (-) gains or losses from changes in financial assumptions	IAS 19.141(c)(iii)	
070	Foreign currency exchange increase or (-) decrease	IAS 19.141(e)	
080	Benefits paid	IAS 19.141(g)	
090	Past service cost, including gains and losses arising from settlements	IAS 19.141(d)	
100	Increase or (-) decrease through business combinations and disposals	IAS 19.141(h)	
110	Other increases or (-) decreases		
120	Closing balance [present value]	IAS 19.140(a)(ii); Annex V.Part 2.310	

▼ **M11**

## 44.3 Staff expenses by type of benefits

		<i>References</i>	Current period
			010
010	Pension and similar expenses	<i>Annex V.Part 2.311(a)</i>	
020	Share based payments	<i>IFRS 2.44; Annex V.Part 2.311(b)</i>	
030	Wages and salaries	<i>Annex V.Part 2.311(c)</i>	
040	Social security contributions	<i>Annex V.Part 2.311(d)</i>	
050	Severance payments	<i>IAS 19.8, Annex V.Part 2.311(e)</i>	
060	Other types of staff expenses	<i>Annex V.Part 2.311(f)</i>	
070	STAFF EXPENSES		

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

		<i>References</i>	Current period			
			Total staff			
				of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Management body (in its supervisory function)
					<i>Annex V.Part 2.311i (a)</i>	<i>Annex V.Part 2.311i (b)</i>
			0010	0020	0030	0040
0010	Fixed remuneration	<i>Annex V.Part 2.311i (a)</i>				
0020	Variable remuneration	<i>Annex V.Part 2.311i (a)</i>				
0030	Staff expenses other than remuneration					
0040	STAFF EXPENSES					
0050	NUMBER OF STAFF	<i>Annex V.Part 2.311ii</i>				

▼ **M11**45. **Breakdown of selected items of statement of profit or loss**45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

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

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

		<i>References</i>	Current period
			<i>Annex V.Part 2.313</i>
			010
010	Property, Plant and Equipment	<i>IAS 16.68, 71</i>	
020	Investment property	<i>IAS 40.69; IAS 1.34(a), 98(d)</i>	
030	Intangible assets	<i>IAS 38.113-115A; IAS 1.34(a)</i>	
040	Other assets	<i>IAS 1.34 (a)</i>	
050	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS</b>	<i>IAS 1.34</i>	

45.3 **Other operating income and expenses**

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

## ▼ M11

46. Statement of changes in equity

Sources of equity changes		References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves
			<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.18-19</i>	<i>IAS 1.106; Annex V.Part 2.20</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>
			010	020	030	040	050	060	070
010	Opening balance [before restatement]								
020	Effects of corrections of errors	<i>IAS 1.106.(b); IAS 8.42</i>							
030	Effects of changes in accounting policies	<i>IAS 1.106.(b); IAS 1.IG6; IAS 8.22</i>							
040	Opening balance [current period]								
050	Issuance of ordinary shares	<i>IAS 1.106.(d).(iii)</i>							
060	Issuance of preference shares	<i>IAS 1.106.(d).(iii)</i>							
070	Issuance of other equity instruments	<i>IAS 1.106.(d).(iii)</i>							
080	Exercise or expiration of other equity instruments issued	<i>IAS 1.106.(d).(iii)</i>							
090	Conversion of debt to equity	<i>IAS 1.106.(d).(iii)</i>							
100	Capital reduction	<i>IAS 1.106.(d).(iii)</i>							
110	Dividends	<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6</i>							
120	Purchase of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							

## ▼ M11

Sources of equity changes		References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves
			<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.18-19</i>	<i>IAS 1.106; Annex V.Part 2.20</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>
			010	020	030	040	050	060	070
130	Sale or cancellation of treasury shares	<i>IAS 1.106.(d).(iii); IAS 32.33</i>							
140	Reclassification of financial instruments from equity to liability	<i>IAS 1.106.(d).(iii)</i>							
150	Reclassification of financial instruments from liability to equity	<i>IAS 1.106.(d).(iii)</i>							
160	Transfers among components of equity	<i>IAS 1.106.(d).(iii); Annex V.Part 2.318</i>							
170	Equity increase or (-) decrease resulting from business combinations	<i>IAS 1.106.(d).(iii)</i>							
180	Share based payments	<i>IAS 1.106.(d).(iii); IFRS 2.10</i>							
190	Other increase or (-) decrease in equity	<i>IAS 1.106.(d)</i>							
200	Total comprehensive income for the year	<i>IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6</i>							
210	Closing balance [current period]								

## ▼ M11

Sources of equity changes		References	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
							Accumulated Other Comprehensive<sup>+</sup> Income	Other items	
			IAS 1.106, 54(c)	IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30	IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
			080	090	100	110	120	130	140
010	Opening balance [before restatement]								
020	Effects of corrections of errors	IAS 1.106.(b); IAS 8.42							
030	Effects of changes in accounting policies	IAS 1.106.(b); IAS 1.IG6; IAS 8.22							
040	Opening balance [current period]								
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)							
060	Issuance of preference shares	IAS 1.106.(d).(iii)							
070	Issuance of other equity instruments	IAS 1.106.(d).(iii)							
080	Exercise or expiration of other equity instruments issued	IAS 1.106.(d).(iii)							
090	Conversion of debt to equity	IAS 1.106.(d).(iii)							
100	Capital reduction	IAS 1.106.(d).(iii)							
110	Dividends	IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6							
120	Purchase of treasury shares	IAS 1.106.(d).(iii); IAS 32.33							

## ▼ M11

Sources of equity changes		References	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
							Accumulated Other Comprehensive Income	Other items	
			IAS 1.106, 54(c)	IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30	IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), 1G
			080	090	100	110	120	130	140
130	Sale or cancellation of treasury shares	IAS 1.106.(d).(iii); IAS 32.33							
140	Reclassification of financial instruments from equity to liability	IAS 1.106.(d).(iii)							
150	Reclassification of financial instruments from liability to equity	IAS 1.106.(d).(iii)							
160	Transfers among components of equity	IAS 1.106.(d).(iii); Annex V.Part 2.318							
170	Equity increase or (-) decrease resulting from business combinations	IAS 1.106.(d).(iii)							
180	Share based payments	IAS 1.106.(d).(iii); IFRS 2.10							
190	Other increase or (-) decrease in equity	IAS 1.106.(d)							
200	Total comprehensive income for the year	IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6							
210	Closing balance [current period]								

▼ **M11**47. **Loans and advances: Average duration and recovery periods**

		References	TOTAL						
			of which: Households		of which: Non-financial corporations				
				of which: loans collateralised by residential immovable property		of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	
							of which: Commercial Real Estate (CRE) loans		
			Annex V.Part 1.42(f)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix	
0010	0020	0030	0040	0050	0060	0070			
0010	Non-performing loans and advances: weighted average time since past due date (in years)	Annex V.Part 2.362, 363							
0020	Net cumulated recoveries from litigation procedures concluded during the period	Annex V.Part 2.362, 364(a)							
0030	Gross carrying amount reduction from litigation procedures concluded during the period	Annex V.Part 2.362, 364(b)							
0040	Average duration of litigation procedures concluded in the period (in years)	Annex V.Part 2.362, 364(c)							

▼ **M11**

## ANNEX IV

## REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>PART 1 [QUARTERLY FREQUENCY]</b>
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
3	F 03.00	<b>Statement of comprehensive income</b>
		<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	F 04.02.1	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	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	F 04.05	Subordinated financial assets
4.6	F 04.06	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	F 04.07	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	F 04.08	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	F 04.09	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	F 04.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	F 05.01	<b>Breakdown of non-trading loans and advances by product</b>
6.1	F 06.01	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>

▼ **M11**

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>Financial assets subject to impairment that are past due</b>
7.1	F 07.01	Financial assets subject to impairment that are past due
7.2	F 07.02	Financial assets subject to impairment that are past due under national GAAP
		<b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
		<b>Loan commitments, financial guarantees and other commitments</b>
9.1	F 09.01	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	<b>Derivatives – Trading and economic hedges</b>
		<b>Hedge accounting</b>
11.1	F 11.01	Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge
11.2	F 11.02	Derivatives – Hedge accounting under national GAAP: Breakdown by type of risk
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge
11.3.1	F 11.03.1	Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio
11.4	F 11.04	Hedged items in fair value hedges
		<b>Movements in allowances and provisions for credit losses</b>
12	F 12.00	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
		<b>Collateral and guarantees received</b>
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated
14	F 14.00	<b>Fair value hierarchy: financial instruments at fair value</b>
15	F 15.00	<b>Derecognition and financial liabilities associated with transferred financial assets</b>

▼ **M11**

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>Breakdown of selected statement of profit or loss items</b>
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on non-financial assets
16.8	F 16.08	Other administrative expenses
		<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures – loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
		<b>Information on performing and non-performing exposures</b>
18	F 18.00	Information on performing and non-performing exposures
18.1	F 18.01	Inflows and outflows of non-performing exposures – loans and advances by counterparty sector
18.2	F 18.02	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	F 19.00	<b>Forborne exposures</b>
		<b>PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
		<b>Geographical breakdown</b>
20.1	F 20.01	Geographical breakdown of assets by location of the activities
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities
20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty

▼ **M11**

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	<b>Tangible and intangible assets: assets subject to operating lease</b>  <b>Asset management, custody and other service functions</b>
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided  <b>Loans and advances: additional information</b>
23.1	F 23.01	Loans and advances: Number of instruments
23.2	F 23.02	Loans and advances: Additional information on gross carrying amounts
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios
23.4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk
23.5	F 23.05	Loans and advances: Collateral received and financial guarantees received
23.6	F 23.06	Loans and advances: Accumulated partial write-offs  <b>Loans and advances: Flows of non performing exposures, impairment &amp; write offs since the end of the last financial year</b>
24.1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures
24.2	F 24.02	Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures
24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures  <b>Collateral obtained by taking possession and execution processes</b>
25.1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows
25.2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained
25.3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)
26	F 26.00	<b>Forbearance management and quality of forbearance</b>
<b>PART 3 [SEMI-ANNUAL]</b>		
		<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities

▼ **M11**

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		<b>Related parties</b>
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
		<b>PART 4 [ANNUAL]</b>
		<b>Group structure</b>
40.1	F 40.01	Group structure: 'entity-by-entity'
40.2	F 40.02	Group structure: 'instrument-by-instrument'
		<b>Fair value</b>
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
42	F 42.00	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	F 43.00	<b>Provisions</b>
		<b>Defined benefit plans and employee benefits</b>
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Staff expenses by type of benefits
44.4	F 44.04	Staff expenses by structure and category of staff
		<b>Breakdown of selected items of statement of profit or loss</b>
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	<b>Statement of changes in equity</b>
47	F 47.00	<b>Average duration and recovery periods</b>

COLOUR CODE IN TEMPLATES:

	Parts for National GAAP reporters
	Cell not to be submitted for reporting institutions subject to the relevant accounting framework

▼ **M11**1. **Balance Sheet Statement [Statement of Financial Position]**1.1 **Assets**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					<i>Annex V. Part 1.27-28</i>
					010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
040	Other demand deposits	<i>Annex V.Part 2.3</i>	<i>Annex V.Part 2.3</i>	5	
050	<b>Financial assets held for trading</b>		<i>IFRS 9.Appendix A</i>		
060	Derivatives		<i>IFRS 9.Appendix A</i>	10	
070	Equity instruments		<i>IAS 32.11</i>	4	
080	Debt securities		<i>Annex V.Part 1.31</i>	4	
090	Loans and advances		<i>Annex V.Part 1.32</i>	4	
091	<b>Trading financial assets</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>			
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.17, 27</i>		10	
093	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
094	Debt securities	<i>Annex V.Part 1.31</i>		4	
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	

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					<i>Annex V. Part 1.27-28</i>
					010
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			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 financial assets measured at fair value through profit or loss</b>	<i>BAD art 36(2)</i>		4	
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	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					<i>Annex V. Part 1.27-28</i>
					010
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 measured at a cost-based method</b>	<i>BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19</i>		4	
390	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
232	Debt securities	<i>Annex V.Part 1.31</i>		4	
233	Loans and advances	<i>Annex V.Part 1.32</i>		4	
234	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20</i>		4	
235	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		4	
236	Debt securities	<i>Annex V.Part 1.31</i>		4	
237	Loans and advances	<i>Annex V.Part 1.32</i>		4	
240	<b>Derivatives – Hedge accounting</b>	<i>Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22</i>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>	11	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>Accounting Directive art 8(5), (6); IAS 39.89A (a)</i>	<i>IAS 39.89A(a); IFRS 9.6.5.8</i>		
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 1.21, Part 2.4</i>	40	
270	<b>Tangible assets</b>	<i>BAD art 4.Assets(10)</i>			

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b> <i>Annex V, Part 1.27-28</i> 010
280	Property, Plant and Equipment		<i>IAS 16.6; IAS 1.54(a); IFRS 16.47(a)</i>	21, 42	
290	Investment property		<i>IAS 40.5; IAS 1.54(b); IFRS 16.48</i>	21, 42	
300	<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>		
310	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(1)(113)</i>	<i>IFRS 3.B67(d); CRR art 4(1)(113)</i>		
320	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118; IFRS 16.47 (a)</i>	21, 42	
330	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>		
340	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>		
350	Deferred tax assets	<i>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>		
360	<b>Other assets</b>	<i>Annex V.Part 2.5, 6</i>	<i>Annex V.Part 2.5</i>		
370	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7</i>		
375	<b>(-) Haircuts for trading assets at fair value</b>	<i>Annex V Part 1.29</i>			
380	<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 based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b> <i>Annex V, Part 1.27-28</i> 010
010	<b>Financial liabilities held for trading</b>		<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>	8	
020	Derivatives		<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>	10	
030	Short positions		<i>IFRS 9.BA7(b)</i>	8	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					<i>Annex V. Part 1.27-28</i>
					010
040	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
050	Debt securities issued		<i>Annex V.Part 1.37</i>	8	
060	Other financial liabilities		<i>Annex V.Part 1.38-41</i>	8	
061	<b>Trading financial liabilities</b>	<i>Accounting Directive art 8(1)(a),(3),(6)</i>		8	
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.25</i>		10	
063	Short positions			8	
064	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		8	
065	Debt securities issued	<i>Annex V.Part 1.37</i>		8	
066	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		8	
070	<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	
080	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	
090	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>	8	
100	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>	8	
110	<b>Financial liabilities measured at amortised cost</b>		<i>IFRS 7.8(g); IFRS 9.4.2.1</i>	8	
120	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	8	
130	Debt securities issued		<i>Annex V.Part 1.37</i>	8	
140	Other financial liabilities		<i>Annex V.Part 1.38-41</i>	8	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					<i>Annex V. Part 1.27-28</i>
					010
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>Accounting Directive art 8(3)</i>		8	
142	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		8	
143	Debt securities issued	<i>Annex V.Part 1.37</i>		8	
144	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		8	
150	<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	
160	<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>		
170	<b>Provisions</b>	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	43	
175	Funds for general banking risks [if presented within liabilities]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 2.15</i>			
180	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	
190	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	
200	Restructuring		<i>IAS 37.71, 84(a)</i>	43	
210	Pending legal issues and tax litigation		<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
220	Commitments and guarantees given	<i>BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33</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	
230	Other provisions	<i>BAD Article 4 Liabilities (6)(c), Off balance sheet items</i>	<i>IAS 37.14</i>	43	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					<i>Annex V. Part 1.27-28</i>
					010
240	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>		
250	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>		
260	Deferred tax liabilities	<i>Accounting Directive art 17(1)(f); CRR art 4(1)(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>		
270	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>		
280	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>	<i>Annex V.Part 2.13</i>		
290	<b>Liabilities included in disposal groups classified as held for sale</b>		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</i>		
295	<b>Haircuts for trading liabilities at fair value</b>	<i>Annex V Part 1.29</i>			
300	<b>TOTAL LIABILITIES</b>		<i>IAS 1.9(b); IG 6</i>		

## 1.3 Equity

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
010	<b>Capital</b>	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>IAS 1.54(r), BAD art 22</i>	46	
020	Paid up capital	<i>BAD art 4.Liabilities(9)</i>	<i>IAS 1.78(e)</i>		
030	Unpaid capital which has been called up	<i>BAD art 4.Liabilities(9); Annex V.Part 2.17</i>			
040	<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	
050	<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	
060	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>		
070	Other equity instruments issued	<i>Annex V.Part 2.19</i>	<i>Annex V.Part 2.19</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
080	<b>Other equity</b>	<i>Annex V.Part 2.20</i>	<i>IFRS 2.10; Annex V.Part 2.20</i>		
090	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1)(100)</i>	<i>CRR art 4(1)(100)</i>	46	
095	Items that will not be reclassified to profit or loss		<i>IAS 1.82A(a)</i>		
100	<i>Tangible assets</i>		<i>IAS 16.39-41</i>		
110	<i>Intangible assets</i>		<i>IAS 38.85-87</i>		
120	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>		<i>IAS 1.7, IG6; IAS 19.120(c)</i>		
122	<i>Non-current assets and disposal groups classified as held for sale</i>		<i>IFRS 5.38, IG Example 12</i>		
124	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>		<i>IAS 1.IG6; IAS 28.10</i>		
320	<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>		
330	<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>		
340	<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>		
350	<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>		
360	<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>		
128	Items that may be reclassified to profit or loss		<i>IAS 1.82A(a) (ii)</i>		

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount 010
130	Hedge of net investments in foreign operations [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv), 24E(a); Annex V.Part 2.24		
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	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		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]		IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
190	<b>Retained earnings</b>	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
200	<b>Revaluation reserves</b>	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28		
201	Tangible assets	Accounting Directive art 7(1)			
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	<b>Fair value reserves</b>	Accounting Directive art 8(1)(a)			
206	Hedge of net investments in foreign operations	Accounting Directive art 8(1)(a), (8)(b)			

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
207	Hedging derivatives. Cash flow hedges	<i>Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)</i>			
208	Hedging derivatives. Other hedges	<i>Accounting Directive art 8(1)(a), (8)(a)</i>			
209	Non-trading non-derivative financial assets measured at fair value to equity	<i>Accounting Directive art 8(1)(a), 8(2)</i>			
210	<b>Other reserves</b>	<i>BAD art 4 Liabilities(11)-(13)</i>	<i>IAS 1.54; IAS 1.78(e)</i>		
215	Funds for general banking risks [if presented within equity]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 2.15</i>			
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	<i>Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29</i>	<i>IAS 28.11; Annex V.Part 2.29</i>		
230	Other	<i>Annex V.Part 2.29</i>	<i>Annex V.Part 2.29</i>		
235	<b>First consolidation differences</b>	<i>Accounting Directive art 24(3)(c)</i>			
240	<b>(-) Treasury shares</b>	<i>Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30</i>	46	
250	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD art 4.Liabilities(14)</i>	<i>IAS 1.81B (b)(ii)</i>	2	
260	<b>(-) Interim dividends</b>	<i>CRR Article 26(2b)</i>	<i>IAS 32.35</i>		
270	<b>Minority interests [Non-controlling interests]</b>	<i>Accounting Directive art 24(4)</i>	<i>IAS 1.54(q)</i>		
280	Accumulated Other Comprehensive Income	<i>CRR art 4(1)(100)</i>	<i>CRR art 4(1)(100)</i>	46	
290	Other items			46	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Carrying amount</b>
					010
300	<b>TOTAL EQUITY</b>		<i>IAS 1.9(c), IG 6</i>	46	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>		

2. **Statement of profit or loss**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	<b>Current period</b>
					010
010	<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	
020	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34</i>		
025	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>		
030	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e)</i>		
041	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>		
051	Financial assets at amortised cost		<i>IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
070	Derivatives – Hedge accounting, interest rate risk		<i>IFRS 9.Appendix A; .B6.6.16; Annex V. Part 2.35</i>		
080	Other assets		<i>Annex V.Part 2.36</i>		
085	Interest income on liabilities	<i>Annex V.Part 2.37</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.37</i>		
090	<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	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
100	(Financial liabilities held for trading)		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34</i>		
110	(Financial liabilities designated at fair value through profit or loss)		<i>IFRS 7.20(a)(i), B5(e)</i>		
120	(Financial liabilities measured at amortised cost)		<i>IFRS 7.20(b); IFRS 9.5.7.2</i>		
130	(Derivatives – Hedge accounting, interest rate risk)		<i>IAS 39.9; Annex V.Part 2.35</i>		
140	(Other liabilities)		<i>Annex V.Part 2.38</i>		
145	(Interest expense on assets)	<i>Annex V.Part 2.39</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.39</i>		
150	<b>(Expenses on share capital repayable on demand)</b>		<i>IFRIC 2.11</i>		
160	<b>Dividend income</b>	<i>BAD art 27.Vertical layout(3); Annex V.Part 2.40</i>	<i>Annex V.Part 2.40</i>	31	
170	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40</i>		
175	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>		
191	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>		
192	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>		
200	<b>Fee and commission income</b>	<i>BAD art 27.Vertical layout(4)</i>	<i>IFRS 7.20(c)</i>	22	
210	<b>(Fee and commission expenses)</b>	<i>BAD art 27.Vertical layout(5)</i>	<i>IFRS 7.20(c)</i>	22	
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>Annex V.Part 2.45</i>	16	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
231	Financial assets at fair value through other comprehensive income		<i>IFRS 9.4.12A; IFRS 9.5.7.10-11</i>		
241	Financial assets at amortised cost		<i>IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
260	Financial liabilities measured at amortised cost		<i>IFRS 7.20(a)(v); IFRS 9.5.7.2</i>		
270	Other				
280	Gains or (-) losses on financial assets and liabilities held for trading, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46</i>	16	
285	Gains or (-) losses on trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>		16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46</i>		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44</i>	16, 45	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>		16	
300	Gains or (-) losses from hedge accounting, net	<i>Accounting Directive art 8(1)(a), (6), (8)</i>	<i>Annex V.Part 2.47</i>	16	
310	Exchange differences [gain or (-) loss], net	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56</i>			
330	Gains or (-) losses on derecognition of non-financial assets, net	<i>Annex V. Part 2.48</i>	<i>IAS 1.34; Annex V. Part 2.48</i>	45	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
340	<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	
350	<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	
355	<b>TOTAL OPERATING INCOME, NET</b>				
360	<b>(Administrative expenses)</b>	<i>BAD art 27.Vertical layout(8)</i>			
370	(Staff expenses)	<i>BAD art 27.Vertical layout(8)(a)</i>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
380	(Other administrative expenses)	<i>BAD art 27.Vertical layout(8)(b);</i>		16	
385	<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>		
390	<b>(Depreciation)</b>		<i>IAS 1.102, 104</i>		
400	(Property, Plant and Equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		
410	(Investment Properties)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 40.79(d)(iv)</i>		
415	(Goodwill)	<i>BAD art 27.Vertical layout(9)</i>			
420	(Other intangible assets)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 38.118(e)(vi)</i>		
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>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
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>			
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>BAD art 35-37, 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	
481	(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	
491	(Financial assets at amortised cost)		<i>IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8</i>	12	
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 28.40-43</i>	16	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>		<i>IAS 36.126(a)(b)</i>	16	
530	(Property, plant and equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 16.73(e)(v-vi)</i>		
540	(Investment properties)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d)(v)</i>		
550	(Goodwill)	<i>BAD art 27.Vertical layout(9)</i>	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>		
560	(Other intangible assets)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118 (e)(iv)(v)</i>		
570	(Other)		<i>IAS 36.126 (a)(b)</i>		
580	<b>Negative goodwill recognised in profit or loss</b>	<i>Accounting Directive art 24(3)(f)</i>	<i>IFRS 3.Appendix B64(n)(i)</i>		
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>Annex V.Part 2.54</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
600	<b>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</b>		<i>IFRS 5.37; Annex V.Part 2.55</i>		
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
620	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>BAD art 27.Vertical layout(15)</i>	<i>IAS 1.82(d); IAS 12.77</i>		
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>BAD art 27.Vertical layout(16)</i>	<i>IAS 1, IG 6</i>		
632	<b>Extraordinary profit or (-) loss after tax</b>	<i>BAD art 27.Vertical layout(21)</i>			
633	Extraordinary profit or loss before tax	<i>BAD art 27.Vertical layout(19)</i>			
634	(Tax expense or (-) income related to extraordinary profit or loss)	<i>BAD art 27.Vertical layout(20)</i>			
640	<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>		
650	Profit or (-) loss before tax from discontinued operations		<i>IFRS 5.33(b)(i)</i>		
660	(Tax expense or (-) income related to discontinued operations)		<i>IFRS 5.33 (b)(ii),(iv)</i>		
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>BAD art 27.Vertical layout(23)</i>	<i>IAS 1.81A(a)</i>		
680	Attributable to minority interest [non-controlling interests]		<i>IAS 1.81B (b)(i)</i>		
690	Attributable to owners of the parent		<i>IAS 1.81B (b)(ii)</i>		

3. **Statement of comprehensive income**

		<i>References National GAAP compatible IFRS</i>	Current period
			010
010	<b>Profit or (-) loss for the year</b>	<i>IAS 1.7, IG6</i>	
020	<b>Other comprehensive income</b>	<i>IAS 1.7, IG6</i>	

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		<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
			010
030	<b>Items that will not be reclassified to profit or loss</b>	<i>IAS 1.82A(a)(i)</i>	
040	Tangible assets	<i>IAS 1.7, IG6; IAS 16.39-40</i>	
050	Intangible assets	<i>IAS 1.7; IAS 38.85-86</i>	
060	Actuarial gains or (-) losses on defined benefit pension plans	<i>IAS 1.7, IG6; IAS 19.120(c)</i>	
070	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
080	Share of other recognised income and expense of entities accounted for using the equity method	<i>IAS 1.IG6; IAS 28.10</i>	
081	Fair value changes of equity instruments measured at fair value through other comprehensive income	<i>IAS 1.7(d)</i>	
083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	<i>IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.57</i>	
084	<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 2.57</i>	
085	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	<i>IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57</i>	
086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	<i>IAS 1.7(f)</i>	
090	Income tax relating to items that will not be reclassified	<i>IAS 1.91(b); Annex V.Part 2.66</i>	
100	<b>Items that may be reclassified to profit or loss</b>	<i>IAS 1.82A(a)(ii)</i>	
110	Hedge of net investments in foreign operations [effective portion]	<i>IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv);.24E(a); Annex V.Part 2.58</i>	
120	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58</i>	
130	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59</i>	
140	<i>Other reclassifications</i>	<i>Annex V.Part 2.65</i>	
150	Foreign currency translation	<i>IAS 1.7, IG6; IAS 21.52(b)</i>	
160	<i>Translation gains or (-) losses taken to equity</i>	<i>IAS 21.32, 38-47</i>	
170	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 21.48-49</i>	

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		References National GAAP compatible IFRS	Current period
			010
180	Other reclassifications	Annex V.Part 2.65	
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);	
200	Valuation gains or (-) losses taken to equity	IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)	
210	Transferred to profit or loss	IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59	
220	Transferred to initial carrying amount of hedged items	IAS 1.IG6;IFRS 9.6.5.11(d)(i)	
230	Other reclassifications	Annex V.Part 2.65	
231	Hedging instruments [not designated elements]	IAS 1.7(g)(h);IFRS 9.6.5.15,. 6.5.16;IFRS 7.24E (b)(c); Annex V.Part 2.60	
232	Valuation gains or (-) losses taken to equity	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c)	
233	Transferred to profit or loss	IAS 1.7(g)(h);IFRS 9.6.5.15,. 6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.61	
234	Other reclassifications	Annex V.Part 2.65	
241	Debt instruments at fair value through other comprehensive income	IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63	
251	Valuation gains or (-) losses taken to equity	IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4	
261	Transferred to profit or loss	IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64	
270	Other reclassifications	IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65	
280	Non-current assets and disposal groups held for sale	IFRS 5.38	
290	Valuation gains or (-) losses taken to equity	IFRS 5.38	
300	Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	
310	Other reclassifications	IFRS 5.IG Example 12	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10	
330	Income tax relating to items that may be reclas- sified to profit or (-) loss	IAS 1.91(b), IG6; Annex V.Part 2.66	
340	Total comprehensive income for the year	IAS 1.7, 81A(a), IG6	

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		<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
			010
350	Attributable to minority interest [Non-controlling interest]	<i>IAS 1.83(b)(i), IG6</i>	
360	Attributable to owners of the parent	<i>IAS 1.83(b)(ii), IG6</i>	

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b>
				<i>Annex V. Part 1.27</i>
				010
005	<b>Derivatives</b>			
010	<b>Equity instruments</b>		<i>IAS 32.11, Annex V.Part 1.44(b)</i>	
030	of which: credit institutions		<i>Annex V.Part 1.42(c)</i>	
040	of which: other financial corporations		<i>Annex V.Part 1.42(d)</i>	
050	of which: non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
060	<b>Debt securities</b>		<i>Annex V.Part 1.31, 44(b)</i>	
070	Central banks		<i>Annex V.Part 1.42(a)</i>	
080	General governments		<i>Annex V.Part 1.42(b)</i>	
090	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
100	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
110	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
120	<b>Loans and advances</b>		<i>Annex V.Part 1.32, 44(a)</i>	
130	Central banks		<i>Annex V.Part 1.42(a)</i>	
140	General governments		<i>Annex V.Part 1.42(b)</i>	
150	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
160	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
170	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
180	Households		<i>Annex V.Part 1.42(f)</i>	
190	<b>FINANCIAL ASSETS HELD FOR TRADING</b>		<i>IFRS 9.Appendix A</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				<i>Annex V, Part 1.27</i>	<i>Annex V, Part 2.69</i>
				010	020
010	<b>Equity instruments</b>		<i>IAS 32.11, Annex V.Part 1.44(b)</i>		
020	of which: credit institutions		<i>Annex V.Part 1.42(c)</i>		
030	of which: other financial corporations		<i>Annex V.Part 1.42(d)</i>		
040	of which: non-financial corporations		<i>Annex V.Part 1.42(e)</i>		
050	<b>Debt securities</b>		<i>Annex V.Part 1.31, 44(b)</i>		
060	Central banks		<i>Annex V.Part 1.42(a)</i>		
070	General governments		<i>Annex V.Part 1.42(b)</i>		
080	Credit institutions		<i>Annex V.Part 1.42(c)</i>		
090	Other financial corporations		<i>Annex V.Part 1.42(d)</i>		
100	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>		
110	<b>Loans and advances</b>		<i>Annex V.Part 1.32, 44(a)</i>		
120	Central banks		<i>Annex V.Part 1.42(a)</i>		
130	General governments		<i>Annex V.Part 1.42(b)</i>		
140	Credit institutions		<i>Annex V.Part 1.42(c)</i>		
150	Other financial corporations		<i>Annex V.Part 1.42(d)</i>		
160	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>		
170	Households		<i>Annex V.Part 1.42(f)</i>		
180	<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>		

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## 4.2.2 Financial assets designated at fair value through profit or loss

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-per- forming exposures
				<i>Annex V. Part 1.27</i>	<i>Annex V. Part 2.69</i>
				010	020
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
020	of which: at cost				
030	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>			
040	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>			
050	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.38(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>		
070	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
080	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>		
130	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
140	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
180	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
190	<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>		

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## 4.3.1 Financial assets at fair value through other comprehensive income

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			Accumulated impairment Annex V.Part 2.70(b), 71			Accumulated partial write-offs	Accumulated total write-offs	
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)
				Annex V. Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V. Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)	IFRS 9.5.5.5; IFRS7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74
				010	015	020	030	040	050	060	070	080	090
010	Equity instruments		IAS 32.11; Annex V.Part 1.44(b)										
020	of which: credit institutions		Annex V.Part 1.42(c)										
030	of which: other financial corporations		Annex V.Part 1.42(d)										
040	of which: non-financial corporations		Annex V.Part 1.42(e)										
050	Debt securities		Annex V.Part 1.31, 44(b)										
060	Central banks		Annex V.Part 1.42(a)										

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)				Accumulated impairment Annex V.Part 2.70(b), 71			Accumulated partial write-offs	Accumulated total write-offs
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
				Annex V. Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V. Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)	IFRS 9.5.5.5; IFRS7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74
				010	015	020	030	040	050	060	070	080	090
070	General governments		Annex V.Part 1.42(b)										
080	Credit institutions		Annex V.Part 1.42(c)										
090	Other financial corporations		Annex V.Part 1.42(d)										
100	Non-financial corporations		Annex V.Part 1.42(e)										
110	Loans and advances		Annex V.Part 1.32, 44(a)										
120	Central banks		Annex V.Part 1.42(a)										
130	General governments		Annex V.Part 1.42(b)										
140	Credit institutions		Annex V.Part 1.42(c)										
150	Other financial corporations		Annex V.Part 1.42(d)										

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount <i>Annex V.Part 1.34(b)</i>				Accumulated impairment <i>Annex V.Part 2.70(b), 71</i>			Accumulated partial write-offs	Accumulated total write-offs
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
				<i>Annex V. Part 1.27</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a)</i>	<i>IFRS 9.B5.5.22-24; Annex V. Part 2.75</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i)</i>	<i>IFRS 9.5.5.1, 7.35M(b)(ii)</i>	<i>IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A</i>	<i>IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A</i>	<i>IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A</i>	<i>IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74</i>	<i>IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74</i>
				010	015	020	030	040	050	060	070	080	090
160	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>										
165	Of which: Small and Medium-sized Enterprises		<i>SME Art 1 2(a)</i>										
170	Households		<i>Annex V.Part 1.42(f)</i>										
180	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>										
190	of which: purchased credit-impaired financial assets		<i>IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77</i>										

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## 4.4.1 Financial assets at amortised cost

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			Accumulated impairment Annex V.Part 2.70(a), 71			Accumulated partial write-offs	Accumulated total write-offs	
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instru- ments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)
				Annex V. Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5. 22-24; Annex V. Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M (b)(ii)	IFRS 9.5.5.5; IFRS7.35H (a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H (b)(ii)	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74
				010	015	020	030	040	050	060	070	080	090
010	Debt securities		Annex V.Part 1.31, 44(b)										
020	Central banks		Annex V.Part 1.42(a)										
030	General governments		Annex V.Part 1.42(b)										
040	Credit institutions		Annex V.Part 1.42(c)										
050	Other financial corporations		Annex V.Part 1.42(d)										
060	Non-financial corporations		Annex V.Part 1.42(e)										
070	Loans and advances		Annex V.Part 1.32, 44(a)										
080	Central banks		Annex V.Part 1.42(a)										
090	General governments		Annex V.Part 1.42(b)										

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			Accumulated impairment Annex V.Part 2.70(a), 71			Accumulated partial write-offs	Accumulated total write-offs	
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)
				Annex V. Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V. Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)	IFRS 9.5.5.5; IFRS7.35H(a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V. Part 2.72-74
				010	015	020	030	040	050	060	070	080	090
100	Credit institutions		Annex V.Part 1.42(c)										
110	Other financial corporations		Annex V.Part 1.42(d)										
120	Non-financial corporations		Annex V.Part 1.42(e)										
125	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)										
130	Households		Annex V.Part 1.42(f)										
140	FINANCIAL ASSETS AT AMORTISED COST		IFRS 7.8(f); IFRS 9.4.1.2										
150	of which: purchased credit-impaired financial assets		IFRS 9.5.13 and IFRS 7.35M(f); Annex V.Part 2.77										

▼ **M11****4.5 Subordinated financial assets**

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

**4.6 Trading Financial assets**

		<i>References National GAAP based on BAD</i>	Carrying amount
			<i>Annex V.Part 1.27-28</i>
			010
005	<b>Derivatives</b>	<i>CRR Annex II; Annex V.Part 1.17, Part 2.68</i>	
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4- 5; Annex V Part 1.44(b)</i>	
020	of which: unquoted		
030	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>	
040	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>	
050	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	
070	Central banks	<i>Annex V.Part 1.42(a)</i>	
080	General governments	<i>Annex V.Part 1.42(b)</i>	
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	
130	Central banks	<i>Annex V.Part 1.42(a)</i>	
140	General governments	<i>Annex V.Part 1.42(b)</i>	
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
180	Households	<i>Annex V.Part 1.42(f)</i>	
190	<b>TRADING FINANCIAL ASSETS</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>	

▼ **M11**4.7 **Non-trading non-derivative financial assets measured at fair value through profit or loss**

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non- performing exposures
			<i>Annex V.Part 1.27-28</i>	<i>Annex V.Part 2.69</i>
			010	021
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)</i>		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>		
070	Central banks	<i>Annex V.Part 1.42(a)</i>		
080	General governments	<i>Annex V.Part 1.42(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>		
130	Central banks	<i>Annex V.Part 1.42(a)</i>		
140	General governments	<i>Annex V.Part 1.42(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
180	Households	<i>Annex V.Part 1.42(f)</i>		
190	<b>NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<i>BAD art 36(2)</i>		

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

		References National GAAP based on BAD	Financial assets not subject to impairment Annex V.Part 1.34(d), Part 2.79		Financial assets subject to impairment Annex V.Part 2.79							
			Carryi- ng amount	Accumulate- d negative changes in fair value due to credit risk on non- performing exposures	Carryi- ng amount	Gross carrying amount Annex V Part 1.34(d)		Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Accumula- ted partial write-offs	Accumulat- ed total write-offs
						Unim- paired assets	Impaired assets					
			Annex V. Part 1.27-28	Annex V. Part 2.69	Annex V. Part 1.27-28		CRR art 4(95)	CRR art 4(95), Annex V Part 2.70(c),71	CRR art 4(95); Annex V. Part 2.70(c),71	CRR art 4(95); Annex V.Part 2.70(c), 71, 82	CRR art 4(95); Annex V. Part 2.72-74	CRR art 4(95); Annex V. Part 2.72-74
010	030	035	040	050	060	070	080	090	100			
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)										
020	of which: unquoted											
030	of which: credit institutions	Annex V.Part 1.42(c)										
040	of which: other financial corporations	Annex V.Part 1.42(d)										
050	of which: non-financial corporations	Annex V.Part 1.42(e)										
060	Debt securities	Annex V.Part 1.31, 44(b)										

		References National GAAP based on BAD	Financial assets not subject to impairment <i>Annex V.Part 1.34(d), Part 2.79</i>	Financial assets subject to impairment <i>Annex V.Part 2.79</i>								
			Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures	Carrying amount	Gross carrying amount <i>Annex V Part 1.34(d)</i>		Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Accumulated partial write-offs	Accumulated total write-offs
						Unimpaired assets	Impaired assets					
			<i>Annex V. Part 1.27-28</i>	<i>Annex V. Part 2.69</i>	<i>Annex V. Part 1.27-28</i>		<i>CRR art 4(95)</i>	<i>CRR art 4(95), Annex V Part 2.70(c), 71</i>	<i>CRR art 4(95); Annex V. Part 2.70(c), 71</i>	<i>CRR art 4(95); Annex V.Part 2.70(c), 71, 82</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>
			010	030	035	040	050	060	070	080	090	100
070	Central banks	<i>Annex V.Part 1.42(a)</i>										
080	General governments	<i>Annex V.Part 1.42(b)</i>										
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
120	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>										
130	Central banks	<i>Annex V.Part 1.42(a)</i>										

		References National GAAP based on BAD	Financial assets not subject to impairment <i>Annex V.Part 1.34(d), Part 2.79</i>	Financial assets subject to impairment <i>Annex V.Part 2.79</i>								
			Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures	Carrying amount	Gross carrying amount <i>Annex V Part 1.34(d)</i>		Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Accumulated partial write-offs	Accumulated total write-offs
						Unimpaired assets	Impaired assets					
			<i>Annex V. Part 1.27-28</i>	<i>Annex V. Part 2.69</i>	<i>Annex V. Part 1.27-28</i>		<i>CRR art 4(95)</i>	<i>CRR art 4(95), Annex V Part 2.70(c), 71</i>	<i>CRR art 4(95); Annex V. Part 2.70(c), 71</i>	<i>CRR art 4(95); Annex V. Part 2.70(c), 71, 82</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>
			010	030	035	040	050	060	070	080	090	100
140	General governments	<i>Annex V.Part 1.42(b)</i>										
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
175	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>										
180	Households	<i>Annex V.Part 1.42(f)</i>										
190	<b>NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY</b>	<i>Accounting Directive art 8(1)(a), 8(2)</i>										

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

		References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(c),34(e)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
			Unimpaired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM			
		Annex V. Part 2.80	Annex V. Part 1.19	CRR art 4(95), Annex V. Part 2.80	Annex V. Part 1.19	CRR art 4(95); Annex V. Part 2.70(c), 71	CRR art 4(95); Annex V. Part 2.70(c), 71	CRR art 4(95); Annex V. Part 2.70(c), 71, 82	
		010	015	020	025	030	041	045	
005	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)							
006	of which: unquoted								
007	of which: credit institutions	Annex V.Part 1.42(c)							
008	of which: other financial corporations	Annex V.Part 1.42(d)							
009	of which: non-financial corporations	Annex V.Part 1.42(e)							
010	Debt securities	Annex V.Part 1.31, 44(b)							
020	Central banks	Annex V.Part 1.42(a)							
030	General governments	Annex V.Part 1.42(b)							
040	Credit institutions	Annex V.Part 1.42(c)							
050	Other financial corporations	Annex V.Part 1.42(d)							
060	Non-financial corporations	Annex V.Part 1.42(e)							

		References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(c),34(e)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
			Unim- paired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM			
			Annex V. Part 2.80	Annex V. Part 1.19	CRR art 4(95), Annex V. Part 2.80	Annex V. Part 1.19	CRR art 4(95); Annex V. Part 2.70(c), 71	CRR art 4(95); Annex V. Part 2.70(c),71	CRR art 4(95); Annex V. Part 2.70(c), 71, 82
			010	015	020	025	030	041	045
070	Loans and advances	Annex V.Part 1.32, 44(a)							
080	Central banks	Annex V.Part 1.42(a)							
090	General governments	Annex V.Part 1.42(b)							
100	Credit institutions	Annex V.Part 1.42(c)							
110	Other financial corporations	Annex V.Part 1.42(d)							
120	Non-financial corporations	Annex V.Part 1.42(e)							
125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)							
130	Households	Annex V.Part 1.42(f)							
140	NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.19							

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		<i>References National GAAP based on BAD</i>	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			<i>Annex V. Part 1.27-28</i>	<i>Annex V. Part 1.19</i>	<i>Annex V. Part 2.80</i>	<i>Annex V. Part 2.80</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>
			050	060	070	080	090	100
005	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2. Part 2.4-5; Annex V Part 1.44(b)</i>						
006	of which: unquoted							
007	of which: credit institutions	<i>Annex V. Part 1.42(c)</i>						
008	of which: other financial corporations	<i>Annex V. Part 1.42(d)</i>						
009	of which: non-financial corporations	<i>Annex V. Part 1.42(e)</i>						
010	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V. Part 1.42(a)</i>						
030	General governments	<i>Annex V. Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V. Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V. Part 1.42(d)</i>						
060	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>						

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		<i>References National GAAP based on BAD</i>	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			<i>Annex V, Part 1.27-28</i>	<i>Annex V, Part 1.19</i>	<i>Annex V, Part 2.80</i>	<i>Annex V, Part 2.80</i>	<i>CRR art 4(95); Annex V, Part 2.72-74</i>	<i>CRR art 4(95); Annex V, Part 2.72-74</i>
			050	060	070	080	090	100
070	Loans and advances	<i>Annex V, Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V, Part 1.42(a)</i>						
090	General governments	<i>Annex V, Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V, Part 1.42(c)</i>						
110	Other financial corporations	<i>Annex V, Part 1.42(d)</i>						
120	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>						
125	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>						
130	Households	<i>Annex V, Part 1.42(f)</i>						
140	<b>NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD</b>	<i>BAD art 37.1; art 42a(4)(b); Annex V, Part 1.19</i>						

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## 4.10 Other non-trading non-derivative financial assets

		References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(e),34(f)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
			Unim- paired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM			
			Annex V. Part 2.81	Annex V. Part 1.20	Annex V. Part 2.81	CRR art 4(95); Annex V. Part 1.20	CRR art 4(95); Annex V. Part 2.70(c), 71	CRR art 4(95); Annex V. Part 2.70(c),71	CRR art 4(95); Annex V. Part 2.70(c), 71, 82
			015	016	020	025	030	040	050
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)							
020	of which: unquoted								
030	of which: credit institutions	Annex V.Part 1.42(c)							
040	of which: other financial corporations	Annex V.Part 1.42(d)							
050	of which: non-financial corporations	Annex V.Part 1.42(e)							
060	Debt securities	Annex V.Part 1.31, 44(b)							
070	Central banks	Annex V.Part 1.42(a)							
080	General governments	Annex V.Part 1.42(b)							
090	Credit institutions	Annex V.Part 1.42(c)							
100	Other financial corporations	Annex V.Part 1.42(d)							
110	Non-financial corporations	Annex V.Part 1.42(e)							

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		References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(e),34(f)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
			Unim- paired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM			
			Annex V. Part 2.81	Annex V. Part 1.20	Annex V. Part 2.81	CRR art 4(95); Annex V. Part 1.20	CRR art 4(95); Annex V. Part 2.70(c), 71	CRR art 4(95); Annex V. Part 2.70(c),71	CRR art 4(95); Annex V. Part 2.70(c), 71, 82
			015	016	020	025	030	040	050
120	Loans and advances	Annex V.Part 1.32, 44(a)							
130	Central banks	Annex V.Part 1.42(a)							
140	General governments	Annex V.Part 1.42(b)							
150	Credit institutions	Annex V.Part 1.42(c)							
160	Other financial corporations	Annex V.Part 1.42(d)							
170	Non-financial corporations	Annex V.Part 1.42(e)							
175	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)							
180	Households	Annex V.Part 1.42(f)							
190	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS	Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20							

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		<i>References National GAAP based on BAD</i>	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			<i>Annex V. Part 1.27-28</i>	<i>Annex V. Part 1.20</i>	<i>Annex V. Part 2.81</i>	<i>Annex V. Part 2.81</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>	<i>CRR art 4(95); Annex V. Part 2.72-74</i>
			010	070	080	090	100	110
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2. Part 2.4-5; Annex V. Part 1.44(b)</i>						
020	of which: unquoted							
030	of which: credit institutions	<i>Annex V. Part 1.42(c)</i>						
040	of which: other financial corporations	<i>Annex V. Part 1.42(d)</i>						
050	of which: non-financial corporations	<i>Annex V. Part 1.42(e)</i>						
060	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>						
070	Central banks	<i>Annex V. Part 1.42(a)</i>						
080	General governments	<i>Annex V. Part 1.42(b)</i>						
090	Credit institutions	<i>Annex V. Part 1.42(c)</i>						
100	Other financial corporations	<i>Annex V. Part 1.42(d)</i>						
110	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>						

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		References National GAAP based on BAD	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			Annex V. Part 1.27-28	Annex V. Part 1.20	Annex V.Part 2.81	Annex V.Part 2.81	CRR art 4(95); Annex V. Part 2.72-74	CRR art 4(95); Annex V. Part 2.72-74
			010	070	080	090	100	110
120	Loans and advances	Annex V.Part 1.32, 44(a)						
130	Central banks	Annex V.Part 1.42(a)						
140	General governments	Annex V.Part 1.42(b)						
150	Credit institutions	Annex V.Part 1.42(c)						
160	Other financial corporations	Annex V.Part 1.42(d)						
170	Non-financial corporations	Annex V.Part 1.42(e)						
175	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
180	Households	Annex V.Part 1.42(f)						
190	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS	Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20						

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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

			References	Gross carrying amount	Carrying amount Annex V.Part 1.27-28						
					Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households	
					Annex V. Part 1.34	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	Annex V. Part 1.42(d)	Annex V. Part 1.42(e)	Annex V. Part 1.42(f)
					005	010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)								
	020	Credit card debt	Annex V.Part 2.85(b)								
	030	Trade receivables	Annex V.Part 2.85(c)								
	040	Finance leases	Annex V.Part 2.85(d)								
	050	Reverse repurchase loans	Annex V.Part 2.85(e)								
	060	Other term loans	Annex V.Part 2.85(f)								
	070	Advances that are not loans	Annex V.Part 2.85(g)								
	080	LOANS AND ADVANCES	Annex V.Part 1.32, 44(a)								
By collateral	090	of which: Loans collateralized by immovable property	Annex V.Part 2.86(a), 87								
	100	of which: other collateralized loans	Annex V.Part 2.86(b), 87								
By purpose	110	of which: credit for consumption	Annex V.Part 2.88(a)								
	120	of which: lending for house purchase	Annex V.Part 2.88(b)								
By subordination	130	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)								

▼ **M11**6. **Breakdown of non-trading loans and advances to non-financial corporations by NACE codes**6.1 **Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes**

		References	Non-financial corporations Annex V.Part 1.42(e), Part 2.91					
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-per- forming		Accumula- ted impairme- nt	Accumulated negative changes in fair value due to credit risk on non-performing exposures
						of which: defaulted		
			Annex V. Part 1.34	Annex V.Part 2.93	Annex V. Part 2. 213-232	CRR art 178; Annex V. Part 2.237(b)	Annex V. Part 2.70-71	Annex V.Part 2.69
			010	011	012	013	021	022
010	A Agriculture, forestry and fishing	NACE Regulation						
020	B Mining and quarrying	NACE Regulation						
030	C Manufacturing	NACE Regulation						
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation						
050	E Water supply	NACE Regulation						
060	F Construction	NACE Regulation						
070	G Wholesale and retail trade	NACE Regulation						
080	H Transport and storage	NACE Regulation						
090	I Accommodation and food service activities	NACE Regulation						
100	J Information and communication	NACE Regulation						

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		<i>References</i>	Non-financial corporations <i>Annex V.Part 1.42(e), Part 2.91</i>					
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-per- forming	of which: defaulted	Accumula- ted impairme- nt	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V. Part 1.34</i>	<i>Annex V.Part 2.93</i>	<i>Annex V. Part 2. 213-232</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V. Part 2.70-71</i>	<i>Annex V.Part 2.69</i>
			010	011	012	013	021	022
105	<b>K Financial and insurance activities</b>	<i>NACE Regulation, Annex V.Part 2.92</i>						
110	<b>L Real estate activities</b>	<i>NACE Regulation</i>						
120	<b>M Professional, scientific and technical activities</b>	<i>NACE Regulation</i>						
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>						
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>						
150	<b>P Education</b>	<i>NACE Regulation</i>						
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>						
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>						
180	<b>S Other services</b>	<i>NACE Regulation</i>						
190	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.32, Part 2.90</i>						

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7. Financial assets subject to impairment that are past due

## 7.1 Financial assets subject to impairment that are past due

		References National GAAP compatible IFRS	Carrying amount <i>Annex V.Part 1.27</i>								
			Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)		
			30 days VI	30 days 90 days ^ VI	90 days ^	30 days VI	30 days 90 days ^ VI	90 days ^	30 days VI	30 days 90 days ^ VI	90 days ^
			<i>IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96</i>								
			010	020	030	040	050	060	070	080	090
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>									
070	Central banks	<i>Annex V.Part 1.42(a)</i>									
080	General governments	<i>Annex V.Part 1.42(b)</i>									
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>									
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>									
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>									
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>									
130	Central banks	<i>Annex V.Part 1.42(a)</i>									
140	General governments	<i>Annex V.Part 1.42(b)</i>									
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>									
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>									
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>									
180	Households	<i>Annex V.Part 1.42(f)</i>									
190	<b>TOTAL DEBT INSTRUMENTS</b>	<i>Annex V Part 2.94-95</i>									

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27								
			Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)		
			30 days VI	30 days ^ VI	90 days ^	30 days VI	30 days ^ VI	90 days ^	30 days VI	30 days ^ VI	90 days ^
			IFRS 9.5.5.11; B5.5.37; IFRS 7.B8I, Annex V.Part 2.96								
			010	020	030	040	050	060	070	080	090
	<b>Loans and advances by product, by collateral and by subordination</b>										
200	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)									
210	Credit card debt	Annex V.Part 2.85(b)									
220	Trade receivables	Annex V.Part 2.85(c)									
230	Finance leases	Annex V.Part 2.85(d)									
240	Reverse repurchase loans	Annex V.Part 2.85(e)									
250	Other term loans	Annex V.Part 2.85(f)									
260	Advances that are not loans	Annex V.Part 2.85(g)									
270	of which: Loans collateralized by immovable property	Annex V.Part 2.86(a), 87									
280	of which: other collateralized loans	Annex V.Part 2.86(b), 87									
290	of which: credit for consumption	Annex V.Part 2.88(a)									
300	of which: lending for house purchase	Annex V.Part 2.88(b)									
310	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)									

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

		<i>References National GAAP based on BAD</i>	Carrying amount <i>Annex V.Part 1.27-28</i>					
			Past due but not impaired			Past due impaired		
			30 days ≤	30 days ^ 90 days ≤	90 days ^	30 days ≤	30 days ^ 90 days ≤	90 days ^
			<i>CRR art 4(95); Annex V.Part 2.96</i>					
			010	020	030	040	050	060
060	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>						
070	Central banks	<i>Annex V.Part 1.42(a)</i>						
080	General governments	<i>Annex V.Part 1.42(b)</i>						
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
120	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>						
130	Central banks	<i>Annex V.Part 1.42(a)</i>						
140	General governments	<i>Annex V.Part 1.42(b)</i>						
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>						
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>						
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>						
180	Households	<i>Annex V.Part 1.42(f)</i>						
190	<b>TOTAL DEBT INSTRUMENTS</b>	<i>Annex V Part 2.94-95</i>						

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		<i>References National GAAP based on BAD</i>	Carrying amount <i>Annex V.Part 1.27-28</i>					
			Past due but not impaired			Past due impaired		
			30 days ≤	30 days ^ 90 days ≤	90 days ^	30 days ≤	30 days ^ 90 days ≤	90 days ^
			<i>CRR art 4(95); Annex V.Part 2.96</i>					
			010	020	030	040	050	060
	<b>Loans and advances by product, by collateral and by subordi- nation</b>							
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.85(a)</i>						
210	Credit card debt	<i>Annex V.Part 2.85(b)</i>						
220	Trade receivables	<i>Annex V.Part 2.85(c)</i>						
230	Finance leases	<i>Annex V.Part 2.85(d)</i>						
240	Reverse repurchase loans	<i>Annex V.Part 2.85(e)</i>						
250	Other term loans	<i>Annex V.Part 2.85(f)</i>						
260	Advances that are not loans	<i>Annex V.Part 2.85(g)</i>						
270	of which: Loans collateralized by immovable property	<i>Annex V.Part 2.86(a), 87</i>						
280	of which: other collateralized loans	<i>Annex V.Part 2.86(b), 87</i>						
290	of which: credit for consumption	<i>Annex V.Part 2.88(a)</i>						
300	of which: lending for house purchase	<i>Annex V.Part 2.88(b)</i>						
310	of which: project finance loans	<i>Annex V.Part 2.89; CRR Art 147(8)</i>						

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8. **Breakdown of financial liabilities**8.1 **Breakdown of financial liabilities by product and by counterparty sector**

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
		References National GAAP based on BAD		010	020	030	034	035	037	040
010	Derivatives	CRR 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							

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
		References National GAAP based on BAD		010	020	030	034	035	037	040
050	Deposits									
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	ECB/2013/33 Annex 2.Part 2.9.1							
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA. 6-BA. 7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
				010	020	030	034	035	037	
090	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							
100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)							
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							

References National GAAP based on BAD

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
				010	020	030	034	035	037	
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
140	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							
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
160	Credit institutions	Annex V.Part 1.42(c),44(c)	Annex V.Part 1.42(c),44(c)							

References National GAAP based on  
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			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA. 6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
				010	020	030	034	035	037	
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
190	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							
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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		
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6		CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.101
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)		CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.102
				010	020	030	034	035	037		040
210	Other financial corporations	Annex V.Part 1.42(d),44(c)	Annex V.Part 1.42(d),44(c)								
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1								
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2								
240	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								

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
		References National GAAP based on BAD		010	020	030	034	035	037	040
250	Repurchase agreements									
260	Non-financial corporations									
270	Current accounts / overnight deposits									
280	Deposits with agreed maturity									

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
				010	020	030	034	035	037	
290	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							
300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
310	Households	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)							
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							

				Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	
		References National GAAP based on BAD	References National GAAP compatible IFRS	010	020	030	034	035	037	040
330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
340	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							
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
360	Debt securities issued	Annex V.1.37, Part 2.98	Annex V.Part 1.37, Part 2.98							

				Carrying amount Annex V.Part 1.27-28						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	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.101
					Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.102
				010	020	030	034	035	037	040
370	Certificates of deposits	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)							
380	Asset-backed securities	CRR art 4(61)	CRR art 4(1)(61)							
390	Covered bonds	CRR art 129	CRR art 129							
400	Hybrid contracts	Annex V.Part 2.98(d)	Annex V.Part 2.98(d)							

			References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						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	
		References National GAAP based on BAD		IFRS 7.8(e)(ii); IFRS 9 Appendix A, BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.101
				Accounting Directive art 8(1)(a), (6); IAS 39.9		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)	CRR art 33(1)(b), art 33(1)(c); Annex V. Part 2.102	
				010	020	030	034	035	037	040
410	Other debt securities issued	Annex V.Part 2.98(e)	Annex V.Part 2.98(e)							
420	Convertible compound financial instruments		IAS 32.AG 31							
430	Non-convertible									
440	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41							
445	of which: lease liabilities		IFRS 16.22, 26-28, 47(b)							
450	FINANCIAL LIABILITIES									

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## 8.2 Subordinated financial liabilities

				Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
				<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>Accounting Directive art 8(1)(a), (6); IAS 39.9</i>		<i>Accounting Directive art 8(3)</i>
				010	020	030
010	<b>Deposits</b>	<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>			
020	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>			
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	<i>Annex V.Part 2.99-100</i>	<i>Annex V.Part 2.99-100</i>			

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9. Loan commitments, financial guarantees and other commitments

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

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.106, 111	IFRS 9.2.3(a), IFRS 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
			010	020	030	040	050	060	100	110	120	130
010	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116										
021	of which: non-performing	Annex V.Part 2.117										
030	Central banks	Annex V.Part 1.42(a)										
040	General governments	Annex V.Part 1.42(b)										

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
			010	020	030	040	050	060	100	110	120	130
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
080	Households	<i>Annex V.Part 1.42(f)</i>										
090	<b>Financial guarantees given</b>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116</i>										

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.106, 111	IFRS 9.2.3(a), IFRS 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
			010	020	030	040	050	060	100	110	120	130
101	of which: non-performing	<i>Annex V.Part 2.117</i>										
110	Central banks	<i>Annex V.Part 1.42(a)</i>										
120	General governments	<i>Annex V.Part 1.42(b)</i>										
130	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
140	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V. Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
			010	020	030	040	050	060	100	110	120	130
150	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
160	Households	<i>Annex V.Part 1.42(f)</i>										
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116</i>										
181	of which: non-performing	<i>Annex V.Part 2.117</i>										
190	Central banks	<i>Annex V.Part 1.42(a)</i>										

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; Annex V. Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; Annex V. Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
			010	020	030	040	050	060	100	110	120	130
200	General governments	<i>Annex V.Part 1.42(b)</i>										
210	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
220	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
230	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
240	Households	<i>Annex V.Part 1.42(f)</i>										

▼ **M11****9.1 Off-balance sheet exposures under national GAAP: Loan commitments, financial guarantees and other commitments given**

		<i>References National GAAP</i>	Nominal amount	Provisions
			<i>CRR Annex I; Annex V. Part 2.118</i>	<i>CRR Annex I; Annex V. Part 2.11</i>
			010	020
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 113</i>		
021	of which: non-performing	<i>Annex V. Part 2.117</i>		
030	Central banks	<i>Annex V. Part 1.42(a)</i>		
040	General governments	<i>Annex V. Part 1.42(b)</i>		
050	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
060	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
070	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
080	Households	<i>Annex V. Part 1.42(f)</i>		
090	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V. Part 1.44(f), Part 2.112, 114</i>		
101	of which: non-performing	<i>Annex V. Part 2.117</i>		
110	Central banks	<i>Annex V. Part 1.42(a)</i>		
120	General governments	<i>Annex V. Part 1.42(b)</i>		
130	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
140	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
150	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
160	Households	<i>Annex V. Part 1.42(f)</i>		
170	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 115</i>		
181	of which: non-performing	<i>Annex V. Part 2.117</i>		
190	Central banks	<i>Annex V. Part 1.42(a)</i>		
200	General governments	<i>Annex V. Part 1.42(b)</i>		
210	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
220	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
230	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
240	Households	<i>Annex V. Part 1.42(f)</i>		

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

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the guarantee that can be considered	Nominal amount
				<i>IFRS 7.36 (b); Annex V.Part 2.119</i>	<i>Annex V.Part 2.119</i>
				<i>Annex V.Part 2.119</i>	<i>Annex V.Part 2.119</i>
				010	020
010	<b>Loan commitments received</b>	<i>Annex V.Part 1.44(h), Part 2.102-103, 113</i>	<i>IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113</i>		
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
070	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
080	<b>Financial guarantees received</b>	<i>Annex V.Part 1.44(h), Part 2.102-103, 114</i>	<i>IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114</i>		
090	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
100	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
140	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		

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		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the guarantee that can be considered	Nominal amount
				<i>IFRS 7.36 (b); Annex V.Part 2.119</i>	<i>Annex V.Part 2.119</i>
				<i>Annex V.Part 2.119</i>	<i>Annex V.Part 2.119</i>
				010	020
150	<b>Other Commitments received</b>	<i>Annex V.Part 1.44(h), Part 2.102-103, 115</i>	<i>Annex V.Part 1.44(h), Part 2.102-103, 115</i>		
160	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
170	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
180	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
190	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
200	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
210	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		

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10. Derivatives – Trading and economic hedges

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	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
				Annex V. Part 2.120, 131		IFRS 9.BA.7 (a); Annex V. Part 2.120, 131				Annex V. Part 2.133-135	Annex V. Part 2.133-135
				Annex V. Part 1.17, Part 2.120	Annex V. Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.124	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135
				010	011	020	016	022	025	030	040
010	Interest rate	Annex V.Part 2.129(a)	Annex V.Part 2.129(a)								
020	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
030	OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
040	OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
050	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
060	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
070	Equity	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)								

## ▼M11

By type of risk / By product or by type of market			References National GAAP compatible IFRS	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
				Annex V. Part 2.120, 131		IFRS 9.BA.7 (a); Annex V. Part 2.120, 131				Annex V. Part 2.133-135	Annex V. Part 2.133-135
				Annex V. Part 1.17, Part 2.120	Annex V. Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.124	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135
		References National GAAP based on BAD		010	011	020	016	022	025	030	040
080	of which: economic hedges	Annex V. Part 2.137-139	Annex V. Part 2.137-139								
090	OTC options	Annex V. Part 2.136	Annex V. Part 2.136								
100	OTC other	Annex V. Part 2.136	Annex V. Part 2.136								
110	Organized market options	Annex V. Part 2.136	Annex V. Part 2.136								
120	Organized market other	Annex V. Part 2.136	Annex V. Part 2.136								
130	<b>Foreign exchange and gold</b>	Annex V. Part 2.129(c)	Annex V. Part 2.129(c)								
140	of which: economic hedges	Annex V. Part 2.137-139	Annex V. Part 2.137-139								
150	OTC options	Annex V. Part 2.136	Annex V. Part 2.136								

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By type of risk / By product or by type of market			References National GAAP compatible IFRS	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
				Annex V. Part 2.120, 131		IFRS 9.BA.7 (a); Annex V. Part 2.120, 131				Annex V. Part 2.133-135	Annex V. Part 2.133-135
				Annex V. Part 1.17, Part 2.120	Annex V. Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.124	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135
		References National GAAP based on BAD		010	011	020	016	022	025	030	040
160	OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
170	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
180	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
190	<b>Credit</b>	Annex V.Part 2.129(d)	Annex V.Part 2.129(d)								
195	of which: economic hedges with use of the fair value option	Annex V.Part 2.140	IFRS 9.6.7.1; Annex V.Part 2.140								
201	of which: other economic hedges	Annex V.Part 2.137-140	Annex V.Part 2.137-140								
210	Credit default swap										

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By type of risk / By product or by type of market			References National GAAP compatible IFRS	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
				Annex V. Part 2.120, 131		IFRS 9.BA.7 (a); Annex V. Part 2.120, 131				Annex V. Part 2.133-135	Annex V. Part 2.133-135
		References National GAAP based on BAD		Annex V. Part 1.17, Part 2.120	Annex V. Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.124	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135
				010	011	020	016	022	025	030	040
220	Credit spread option										
230	Total return swap										
240	Other										
250	<b>Commodity</b>	Annex V. Part 2.129(e)	Annex V. Part 2.129(e)								
260	of which: economic hedges	Annex V. Part 2.137-139	Annex V. Part 2.137-139								
270	<b>Other</b>	Annex V. Part 2.129(f)	Annex V. Part 2.129(f)								
280	of which: economic hedges	Annex V. Part 2.137-139	Annex V. Part 2.137-139								

## ▼M11

By type of risk / By product or by type of market			References National GAAP compatible IFRS	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
				Annex V. Part 2.120, 131		IFRS 9.BA.7 (a); Annex V. Part 2.120, 131				Annex V. Part 2.133-135	Annex V. Part 2.133-135
		References National GAAP based on BAD		Annex V. Part 1.17, Part 2.120	Annex V. Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.124	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135
				010	011	020	016	022	025	030	040
290	DERIVATIVES	CRR Annex II; Annex V. Part 1.16(a)	IFRS 9. Appendix A								
300	of which: OTC – credit institutions	Annex V. Part 1.42(c), 44(e), Part 2.141 (a), 142	Annex V. Part 1.42(c), 44(e), Part 2.141(a), 142								
310	of which: OTC – other financial corporations	Annex V. Part 1.42(d), 44(e), Part 2.141(b)	Annex V. Part 1.42(d), 44(e), Part 2.141(b)								
320	of which: OTC – rest	Annex V. Part 1.44(e), Part 2.141(c)	Annex V. Part 1.44(e), Part 2.141(c)								

## ▼ M11

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 National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	IFRS 7.24A; Annex V. Part 2.120, 131	Annex V. Part 2.133-135	Annex V. Part 2.133-135
			010	020	030	040
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>				
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>				

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By product or by type of market			Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>IFRS 7.24A; Annex V. Part 2.120, 131</i>	<i>IFRS 7.24A; Annex V. Part 2.120, 131</i>	<i>Annex V. Part 2.133-135</i>	<i>Annex V. Part 2.133-135</i>
			010	020	030	040
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>				
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>				

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By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	IFRS 7.24A; Annex V. Part 2.120, 131	Annex V. Part 2.133-135	Annex V. Part 2.133-135
			010	020	030	040
370	Organized market options	Annex V.Part 2.136				
380	Organized market other	Annex V.Part 2.136				
390	<b>Credit</b>	Annex V.Part 2.129(d)				
400	Credit default swap	Annex V.Part 2.136				
410	Credit spread option	Annex V.Part 2.136				
420	Total return swap	Annex V.Part 2.136				
430	Other	Annex V.Part 2.136				
440	<b>Commodity</b>	Annex V.Part 2.129(e)				
450	<b>Other</b>	Annex V.Part 2.129(f)				
460	<b>CASH FLOW HEDGES</b>	IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)				
470	<b>HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION</b>	IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)				
480	<b>PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK</b>	IAS 39.71, 81A, 89A, AG 114-132				
490	<b>PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK</b>	IAS 39.71				
500	<b>DERIVATIVES-HEDGE ACCOUNTING</b>	IFRS 7.24A; IAS 39.9; 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)				

## ▼M11

## 11.2 Derivatives – Hedge accounting under National GAAP: Breakdown by type of risk

By product or by type of market		References National GAAP based on BAD	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V, Part 1.17, Part 2.120	Annex V, Part 2.124	Annex V, Part 1.25, Part 2.120	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.132	Annex V, Part 2.132
			005	006	007	008	010	011	020	021	030	040
010	Interest rate	Annex V.Part 2.129(a)										
020	OTC options	Annex V.Part 2.136										
030	OTC other	Annex V.Part 2.136										
040	Organized market options	Annex V.Part 2.136										
050	Organized market other	Annex V.Part 2.136										
060	Equity	Annex V.Part 2.129(b)										
070	OTC options	Annex V.Part 2.136										
080	OTC other	Annex V.Part 2.136										
090	Organized market options	Annex V.Part 2.136										
100	Organized market other	Annex V.Part 2.136										
110	Foreign exchange and gold	Annex V.Part 2.129(c)										

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By product or by type of market		References National GAAP based on BAD	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V, Part 1.17, Part 2.120	Annex V, Part 2.124	Annex V, Part 1.25, Part 2.120	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.132	Annex V, Part 2.132
			005	006	007	008	010	011	020	021	030	040
120	OTC options	Annex V.Part 2.136										
130	OTC other	Annex V.Part 2.136										
140	Organized market options	Annex V.Part 2.136										
150	Organized market other	Annex V.Part 2.136										
160	<b>Credit</b>	Annex V.Part 2.129(d)										
170	Credit default swap	Annex V.Part 2.136										
180	Credit spread option	Annex V.Part 2.136										
190	Total return swap	Annex V.Part 2.136										
200	Other	Annex V.Part 2.136										
210	<b>Commodity</b>	Annex V.Part 2.129(e)										
220	<b>Other</b>	Annex V.Part 2.129(f)										
230	<b>DERIVATIVES-HEDGE ACCOUNTING</b>	Annex V.Part 1.22, 26										

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By product or by type of market		References National GAAP based on BAD	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V, Part 1.17, Part 2.120	Annex V, Part 2.124	Annex V, Part 1.25, Part 2.120	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.133-135	Annex V, Part 2.124	Annex V, Part 2.132	Annex V, Part 2.132
			005	006	007	008	010	011	020	021	030	040
231	of which: fair value hedges	Annex V.Part 2.143										
232	of which: cash flow hedges	Annex V.Part 2.143										
233	of which: cost-price hedges	Annex V.Part 2.143, 144										
234	of which: hedge in net investments in a foreign operation	Annex V.Part 2.143										
235	of which: portfolio fair value hedges of interest rate risk	Annex V.Part 2.143										
236	of which: portfolio cash flow hedges of interest rate risk	Annex V.Part 2.143										
240	of which: OTC – credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142										
250	of which: OTC – other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)										
260	of which: OTC – rest	Annex V.Part 1.44(e), Part 2.141(c)										

▼ **M11**

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

			Carrying amount		
			Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
			<i>Annex V.Part 2.145</i>	<i>Annex V.Part 2.145</i>	<i>Annex V.Part 2.145</i>
			010	020	030
010	<b>Non-derivative financial assets</b>	<i>IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2</i>			
020	of which: Financial assets held for trading	<i>IFRS 9.Appendix A</i>			
030	of which: Non-trading financial assets mandatorily at fair value through profit or loss	<i>IFRS 9.4.1.4; IFRS 7.8(a)(ii)</i>			
040	of which: Financial assets designated at fair value through profit or loss	<i>IFRS 9.4.1.5; IFRS 7.8(a)(i)</i>			
050	<b>Non-derivative financial liabilities</b>	<i>IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2</i>			
060	Financial liabilities held for trading	<i>IFRS 9.Appendix A</i>			
070	Financial liabilities designated at fair value through profit or loss	<i>IFRS 9.4.2.1; IFRS 9.6.2.2</i>			
080	Financial assets at amortised cost	<i>IFRS 9.4.2.1; IFRS 9.6.2.2</i>			

▼ **M11**

## 11.3.1 Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio

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

## ▼M11

## 11.4 Hedged items in fair value hedges

		References National GAAP compatible IFRS	Micro-hedges	Micro-hedges – Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			IFRS 7.24B(a), Annex V. Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V. Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V. Part 2.148, 149	IFRS 7.24B(a)(v); Annex V. Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V. Part 2.152
			010	020	030	040	050
	<b>ASSETS</b>						
010	<b>Financial assets measured at fair value through other comprehensive income</b>	IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151					
020	Interest rate	Annex V. Part 2.129(a)					
030	Equity	Annex V. Part 2.129(b)					
040	Foreign exchange and gold	Annex V. Part 2.129(c)					
050	Credit	Annex V. Part 2.129(d)					
060	Commodity	Annex V. Part 2.129(e)					
070	Other	Annex V. Part 2.129(f)					
080	<b>Financial assets measured at amortised cost</b>	IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151					
090	Interest rate	Annex V. Part 2.129(a)					
100	Equity	Annex V. Part 2.129(b)					

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		References National GAAP compatible IFRS	Micro-hedges	Micro-hedges – Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			IFRS 7.24B(a), Annex V, Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V, Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V, Part 2.148, 149	IFRS 7.24B(a)(v); Annex V, Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V, Part 2.152
			010	020	030	040	050
110	Foreign exchange and gold	Annex V.Part 2.129(c)					
120	Credit	Annex V.Part 2.129(d)					
130	Commodity	Annex V.Part 2.129(e)					
140	Other	Annex V.Part 2.129(f)					
	<b>LIABILITIES</b>						
150	<b>Financial liabilities measured at amortised costs</b>	IFRS 9.4.2.1; IFRS 7.8(g); Annex V, Part 2.146, 151					
160	Interest rate	Annex V.Part 2.129(a)					
170	Equity	Annex V.Part 2.129(b)					
180	Foreign exchange and gold	Annex V.Part 2.129(c)					
190	Credit	Annex V.Part 2.129(d)					
200	Commodity	Annex V.Part 2.129(e)					
210	Other	Annex V.Part 2.129(f)					

## ▼ M11

12. **Movements in allowances and provisions for credit losses**12.0 **Movements in allowances for credit losses and impairment of equity instruments under national GAAP**

		<i>References National GAAP based on BAD</i> <i>CRR article 442(i); Annex V.Part 2.153</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decrease in allowance account due to write-offs	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
				<i>Annex V. Part 2.154</i>	<i>Annex V. Part 2.154</i>			<i>Annex V. Part 2.155</i>			<i>Annex V. Part 2.78</i>	
			010	020	030	040	050	060	070	080	090	100
010	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>										
330	Specific allowances for credit risk	<i>CRR art 428 (g)(ii)</i>										
340	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>										
350	Central banks	<i>Annex V.Part 1.42(a)</i>										
360	General governments	<i>Annex V.Part 1.42(b)</i>										
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
400	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>										
410	Central banks	<i>Annex V.Part 1.42(a)</i>										
420	General governments	<i>Annex V.Part 1.42(b)</i>										

		<i>References National GAAP based on BAD</i> <i>CRR article 442(i); Annex V.Part 2.153</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decrease in allowance account due to write-offs	Transfers between allowances	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
				<i>Annex V, Part 2.154</i>	<i>Annex V, Part 2.154</i>			<i>Annex V, Part 2.155</i>			<i>Annex V, Part 2.78</i>	
			010	020	030	040	050	060	070	080	090	100
430	Credit institutions	<i>Annex V.Part 1.42(c)</i>										
440	Other financial corporations	<i>Annex V.Part 1.42(d)</i>										
450	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>										
460	Households	<i>Annex V.Part 1.42(f)</i>										
470	General allowances for credit risk	<i>CRR art 4(1)(95)</i>										
480	Debt securities	<i>Annex V.Part 1.31</i>										
490	Loans and advances	<i>Annex V.Part 1.32</i>										
500	General allowance for banking risks	<i>BAD art 37.2; CRR art 4(95)</i>										
510	Debt securities	<i>Annex V.Part 1.31</i>										
520	Loans and advances	<i>Annex V.Part 1.32</i>										
530	Total											

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## 12.1 Movements in allowances and provisions for credit losses

		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V. Part 2.159, 164(b)	IFRS 7.35I; Annex V. Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.163
			010	020	030	040	050	070
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5						
020	Debt securities	Annex V.Part 1.31, 44(b)						
030	Central banks	Annex V.Part 1.42(a)						
040	General governments	Annex V.Part 1.42(b)						
050	Credit institutions	Annex V.Part 1.42(c)						
060	Other financial corporations	Annex V.Part 1.42(d)						
070	Non-financial corporations	Annex V.Part 1.42(e)						
080	Loans and advances	Annex V.Part 1.32, 44(a)						
090	Central banks	Annex V.Part 1.42(a)						
100	General governments	Annex V.Part 1.42(b)						
110	Credit institutions	Annex V.Part 1.42(c)						
120	Other financial corporations	Annex V.Part 1.42(d)						
130	Non-financial corporations	Annex V.Part 1.42(e)						
140	Households	Annex V.Part 1.42(f)						

		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V. Part 2.159, 164(b)	IFRS 7.35I; Annex V. Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V. Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.163
			010	020	030	040	050	070
160	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
170	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3						
190	Debt securities	Annex V. Part 1.31, 44(b)						
200	Central banks	Annex V. Part 1.42(a)						
210	General governments	Annex V. Part 1.42(b)						
220	Credit institutions	Annex V. Part 1.42(c)						
230	Other financial corporations	Annex V. Part 1.42(d)						
240	Non-financial corporations	Annex V. Part 1.42(e)						
250	Loans and advances	Annex V. Part 1.32, 44(a)						
260	Central banks	Annex V. Part 1.42(a)						
270	General governments	Annex V. Part 1.42(b)						
280	Credit institutions	Annex V. Part 1.42(c)						
290	Other financial corporations	Annex V. Part 1.42(d)						

		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V. Part 2.159, 164(b)	IFRS 7.35I; Annex V. Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V. Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.163
			010	020	030	040	050	070
300	Non-financial corporations	Annex V. Part 1.42(e)						
310	Households	Annex V. Part 1.42(f)						
330	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
340	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
350	of which: non-performing	Annex V. Part 2.213-232						
360	Allowances for credit-impaired debt instruments (Stage 3)	IFRS 9.5.5.1, 9. Appendix A						
370	Debt securities	Annex V. Part 1.31, 44(b)						
380	Central banks	Annex V. Part 1.42(a)						
390	General governments	Annex V. Part 1.42(b)						
400	Credit institutions	Annex V. Part 1.42(c)						
410	Other financial corporations	Annex V. Part 1.42(d)						
420	Non-financial corporations	Annex V. Part 1.42(e)						
430	Loans and advances	Annex V. Part 1.32, 44(a)						
440	Central banks	Annex V. Part 1.42(a)						
450	General governments	Annex V. Part 1.42(b)						

		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V. Part 2.159, 164(b)	IFRS 7.35I; Annex V. Part 2.160, 164(b)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.161-162	IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V. Part 2.164(c)	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.163
			010	020	030	040	050	070
460	Credit institutions	Annex V. Part 1.42(c)						
470	Other financial corporations	Annex V. Part 1.42(d)						
480	Non-financial corporations	Annex V. Part 1.42(e)						
490	Households	Annex V. Part 1.42(f)						
500	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
510	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
520	Total allowance for debt instruments	IFRS 7.B8E						
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1 (g); 2.3(c); 5.5, B2.5; Annex V. Part 2.157						
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1 (g); 2.3(c); 5.5.3, B2.5; Annex V. Part 2.157						
550	of which: non-performing	Annex V. Part 2.117						
560	Commitments and financial guarantees given (Stage 3)	IFRS 9.2.1 (g); 2.3(c); 5.5.1, B2.5; Annex V. Part 2.157						
570	Total provisions on commitments and financial guarantees given	IFRS 7.B8E; Annex V. Part 2.157						

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		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V, Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V, Part 2.166			IFRS 9.5.4.4; Annex V, Part 2.165	Annex V, Part 2.166i
			080	090	100	110	120	125
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5						
020	Debt securities	Annex V.Part 1.31, 44(b)						
030	Central banks	Annex V.Part 1.42(a)						
040	General governments	Annex V.Part 1.42(b)						
050	Credit institutions	Annex V.Part 1.42(c)						
060	Other financial corporations	Annex V.Part 1.42(d)						
070	Non-financial corporations	Annex V.Part 1.42(e)						
080	Loans and advances	Annex V.Part 1.32, 44(a)						
090	Central banks	Annex V.Part 1.42(a)						
100	General governments	Annex V.Part 1.42(b)						
110	Credit institutions	Annex V.Part 1.42(c)						
120	Other financial corporations	Annex V.Part 1.42(d)						
130	Non-financial corporations	Annex V.Part 1.42(e)						
140	Households	Annex V.Part 1.42(f)						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V. Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.166			IFRS 9.5.4.4; Annex V. Part 2.165	Annex V. Part 2.166i
			080	090	100	110	120	125
160	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
170	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3						
190	Debt securities	Annex V.Part 1.31, 44(b)						
200	Central banks	Annex V.Part 1.42(a)						
210	General governments	Annex V.Part 1.42(b)						
220	Credit institutions	Annex V.Part 1.42(c)						
230	Other financial corporations	Annex V.Part 1.42(d)						
240	Non-financial corporations	Annex V.Part 1.42(e)						
250	Loans and advances	Annex V.Part 1.32, 44(a)						
260	Central banks	Annex V.Part 1.42(a)						
270	General governments	Annex V.Part 1.42(b)						
280	Credit institutions	Annex V.Part 1.42(c)						
290	Other financial corporations	Annex V.Part 1.42(d)						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V. Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.166			IFRS 9.5.4.4; Annex V. Part 2.165	Annex V. Part 2.166i
			080	090	100	110	120	125
300	Non-financial corporations	Annex V.Part 1.42(e)						
310	Households	Annex V.Part 1.42(f)						
330	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
340	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
350	of which: non-performing	Annex V.Part 2.213-232						
360	Allowances for credit-impaired debt instruments (Stage 3)	IFRS 9.5.5.1, 9. Appendix A						
370	Debt securities	Annex V.Part 1.31, 44(b)						
380	Central banks	Annex V.Part 1.42(a)						
390	General governments	Annex V.Part 1.42(b)						
400	Credit institutions	Annex V.Part 1.42(c)						
410	Other financial corporations	Annex V.Part 1.42(d)						
420	Non-financial corporations	Annex V.Part 1.42(e)						
430	Loans and advances	Annex V.Part 1.32, 44(a)						
440	Central banks	Annex V.Part 1.42(a)						
450	General governments	Annex V.Part 1.42(b)						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V. Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V. Part 2.166			IFRS 9.5.4.4; Annex V. Part 2.165	Annex V. Part 2.166i
			080	090	100	110	120	125
460	Credit institutions	Annex V.Part 1.42(c)						
470	Other financial corporations	Annex V.Part 1.42(d)						
480	Non-financial corporations	Annex V.Part 1.42(e)						
490	Households	Annex V.Part 1.42(f)						
500	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
510	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
520	Total allowance for debt instruments	IFRS 7.B8E						
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1 (g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157						
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1 (g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157						
550	of which: non-performing	Annex V.Part 2.117						
560	Commitments and financial guarantees given (Stage 3)	IFRS 9.2.1 (g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157						
570	Total provisions on commitments and financial guarantees given	IFRS 7.B8E; Annex V.Part 2.157						

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## 12.2 Transfers between impairment stages (gross basis presentation)

		<i>References National GAAP compatible IFRS</i>	Gross carrying amount / nominal amount <i>Annex V.Part 1.34, Part 2.118, 167, 170</i>					
			Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
			To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
			<i>Annex V.Part 2.168-169</i>					
			010	020	030	040	050	060
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>						
020	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
030	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
040	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
050	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
060	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>						
080	<i>Central banks</i>	<i>Annex V.Part 1.42(a)</i>						
090	<i>General governments</i>	<i>Annex V.Part 1.42(b)</i>						
100	<i>Credit institutions</i>	<i>Annex V.Part 1.42(c)</i>						
110	<i>Other financial corporations</i>	<i>Annex V.Part 1.42(d)</i>						
120	<i>Non-financial corporations</i>	<i>Annex V.Part 1.42(e)</i>						
130	<i>Households</i>	<i>Annex V.Part 1.42(f)</i>						
140	<b>Total debt instruments</b>							
150	<b>Commitments and financial guarantees given</b>	<i>IFRS 9.2.1 (g); 2.3(c); 5.5.1, 5.5.3, 5.5.5</i>						

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13. **Collateral and guarantees received**13.1 **Breakdown of collateral and guarantees by loans and advances other than held for trading**

Guarantees and collateral		References National GAAP based on BAD	References National GAAP compatible IFRS  IFRS 7.36(b)	Maximum amount of the collateral or guarantee that can be considered <i>Annex V.Part 2.171-172, 174</i>						
				Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received
				Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	Equity and debt securities	Rest	
				<i>Annex V. Part 2.173(a)</i>	<i>Annex V. Part 2.173(a)</i>	<i>Annex V. Part 2.173(b)(i)</i>	<i>Annex V. Part 2.173(b)(ii)</i>	<i>Annex V. Part 2.173(b)(iii)</i>	<i>Annex V. Part 2.173(b)(iv)</i>	
				010	020	030	031	032	041	050
010	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>							
020	of which: Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>							
030	of which: Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>							
035	of which: Small and Medium-sized Enterprises (SMEs)	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>							
036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239ix</i>	<i>SME Art 1 2(a); Annex V.Part 2.239ix</i>							
037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>							
040	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>							
050	of which: Lending for house purchase	<i>Annex V.Part 2.88(b)</i>	<i>Annex V.Part 2.88(b)</i>							
060	of which: Credit for consumption	<i>Annex V.Part 2.88(a)</i>	<i>Annex V.Part 2.88(a)</i>							

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## 13.2.1 Collateral obtained by taking possession during the period [held at the reference date]

				Collateral obtained by taking possession during the period [held at the reference date] (Annex V.Part 2.175)				
				Of which: Non current assets held for sale (IFRS 5.38, Annex V.Part 2.7)				
				Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V. Part 2.175i	Annex V. Part 1.27-28	Annex V. Part 2.175ii	Annex V. Part 2.175i	Annex V. Part 1.27-28
		References National GAAP based on BAD	References National GAAP compatible IFRS	0010	0020	0030	0040	0050
0010	Property, Plant and Equipment		IAS 16.6					
0020	Other than Property Plant and Equipment		IFRS 7.38(a)					
0030	Residential immovable property	Annex V.Part 2.173(a)	IFRS 7.38(a), Annex V.Part 2.173(a)					
0040	Commercial immovable property	Annex V.Part 2.173(a)	IFRS 7.38(a), Annex V.Part 2.173(a)					
0050	Movable property	Annex V.Part 2.173(b)(ii)	IFRS 7.38(a), Annex V.Part 2.173(b)(ii)					
0060	Equity and debt securities	Annex V.Part 2.173(b)(iii)	IFRS 7.38(a), Annex V.Part 2.173(b)(iii)					
0070	Other	Annex V.Part 2.173(b)(iv)	IFRS 7.38(a), Annex V.Part 2.173(b)(iv)					
0080	Total							

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## 13.3.1 Collateral obtained by taking possession accumulated

				Collateral obtained by taking possession accumulated (Annex V.Part 2.176)				
							Of which: Non current assets held for sale (IFRS 5.38, Annex V.Part 2.7)	
				Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V. Part 2.175i	Annex V. Part 1.27-28	Annex V. Part 2.175ii	Annex V. Part 2.175i	Annex V. Part 1.27-28
		References National GAAP based on BAD	References National GAAP compatible IFRS	0010	0020	0030	0040	0050
0010	Property, Plant and Equipment		IAS 16.6					
0020	Other than Property Plant and Equipment		IFRS 7.38(a)					
0030	Residential immovable property	Annex V.Part 2.173(a)	IFRS 7.38(a), Annex V.Part 2.173(a)					
0040	Commercial immovable property	Annex V.Part 2.173(a)	IFRS 7.38(a), Annex V.Part 2.173(a)					
0050	Movable property	Annex V.Part 2.173(b)(ii)	IFRS 7.38(a), Annex V.Part 2.173(b)(ii)					
0060	Equity and debt securities	Annex V.Part 2.173(b)(iii)	IFRS 7.38(a), Annex V.Part 2.173(b)(iii)					
0070	Other	Annex V.Part 2.173(b)(iv)	IFRS 7.38(a), Annex V.Part 2.173(b)(iv)					
0080	Total							

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14. Fair value hierarchy: financial instruments at fair value

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value hierarchy <i>IFRS 13.93 (b)</i>			Change in fair value for the period <i>Annex V.Part 2.178</i>		Accumulated change in fair value before taxes <i>Annex V.Part 2.179</i>		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
<b>ASSETS</b>											
010	<b>Financial assets held for trading</b>		<i>IFRS 7.8(a)(ii); IFRS 9.Appendix A</i>								
020	Derivatives		<i>IFRS 9.Appendix A</i>								
030	Equity instruments		<i>IAS 32.11,</i>								
040	Debt securities		<i>Annex V.Part 1.31</i>								
050	Loans and advances		<i>Annex V.Part 1.32</i>								
051	<b>Trading financial assets</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>									
052	Derivatives	<i>CRR Annex II; Annex V.Part 1.17</i>									
053	Equity instruments	<i>ECB/2013/33; Annex 2.Part 2.4-5</i>									
054	Debt securities	<i>Annex V.Part 1.31</i>									
055	Loans and advances	<i>Annex V.Part 1.32</i>									
056	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		<i>IFRS 9.4.1.4; IFRS 7.8(a)(ii)</i>								
057	Equity instruments		<i>IAS 32.11</i>								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.178		Accumulated change in fair value before taxes Annex V.Part 2.179		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
				010	020	030	040	050	060	070	080
058	Debt securities		Annex V.Part 1.31								
059	Loans and advances		Annex V.Part 1.32								
060	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8(a)(i); IFRS 9.4.1.5								
070	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5									
080	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31								
090	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32								
101	Financial assets at fair value through other comprehensive income		IFRS 7.8 (h); IFRS 9.4.1.2A								
102	Equity instruments		IAS 32.11								
103	Debt securities		Annex V.Part 1.31								
104	Loans and advances		Annex V.Part 1.32								
121	Non-trading non-derivative financial assets measured at fair value through profit or loss	Accounting Directive art 8(1)(a), (4)									
122	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5									
123	Debt securities	Annex V.Part 1.31									

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.178		Accumulated change in fair value before taxes Annex V.Part 2.179		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
				010	020	030	040	050	060	070	080
124	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32									
125	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (6),(8)									
126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5									
127	Debt securities	Annex V.Part 1.31									
128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32									
140	Derivatives – Hedge accounting	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								
LIABILITIES											
150	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.178		Accumulated change in fair value before taxes Annex V.Part 2.179		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
				010	020	030	040	050	060	070	080
160	Derivatives		IFRS 9.BA.7(a)								
170	Short positions		IFRS 9.BA.7(b)								
180	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36								
190	Debt securities issued		Annex V.Part 1.37								
200	Other financial liabilities		Annex V.Part 1.38-41								
201	<b>Trading financial liabilities</b>	Accounting Directive art 8(1)(a),(3),(6)									
202	Derivatives	CRR Annex II; Annex V.Part 1.25, 27									
203	Short positions										
204	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36									
205	Debt securities issued	Annex V.Part 1.37									
206	Other financial liabilities	Annex V.Part 1.38-41									

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Fair value hierarchy</b> <i>IFRS 13.93 (b)</i>			<b>Change in fair value for the period</b> <i>Annex V.Part 2.178</i>		<b>Accumulated change in fair value before taxes</b> <i>Annex V.Part 2.179</i>		
				<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>
				<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86, 93(f)</i>	<i>IFRS 13.76</i>	<i>IFRS 13.81</i>	<i>IFRS 13.86</i>
				010	020	030	040	050	060	070	080
210	<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 9.4.1.5</i>								
220	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>								
230	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>								
240	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>								
250	<b>Derivatives – Hedge accounting</b>	<i>Accounting Directive art art 8(1)(a), (6), (8)(1)(a); IAS 39.9; Annex V.Part 1.26</i>	<i>IFRS 9.6.2.1; Annex V.Part 1.26</i>								

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

			References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities ITS V.Part 2.181		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				IFRS 7.42D.(e), Annex V. Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V. Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V. Part 2.183-184
				Annex V. Part 1.27-28	CRR art 4(61)	Annex V. Part 2.183-184		CRR art 4(61)	Annex V. Part 2.183-184
				010	020	030	040	050	060
010	Financial assets held for trading		IFRS 7.8(a)(ii);IFRS 9.Appendix A						
020	Equity instruments		IAS 32.11						
030	Debt securities		Annex V.Part 1.31						
040	Loans and advances		Annex V.Part 1.32						
041	Trading financial assets	Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15							
042	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
043	Debt securities	Annex V.Part 1.31							
044	Loans and advances	Annex V.Part 1.32							

			References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities ITS V.Part 2.181		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				IFRS 7.42D.(e), Annex V. Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V. Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V. Part 2.183-184
				Annex V. Part 1.27-28	CRR art 4(61)	Annex V. Part 2.183-184		CRR art 4(61)	Annex V. Part 2.183-184
				010	020	030	040	050	060
045	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.4.1.4						
046	Equity instruments		IAS 32.11						
047	Debt securities		Annex V.Part 1.31						
048	Loans and advances		Annex V.Part 1.32						
050	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8(a)(i); IFRS 9.4.1.5						
060	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
070	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31						
080	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32						

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			Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.181</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e), Annex V. Part 1.27</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V. Part 2.183-184</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V. Part 2.183-184</i>
			<i>Annex V. Part 1.27-28</i>	<i>CRR art 4(61)</i>	<i>Annex V. Part 2.183-184</i>		<i>CRR art 4(61)</i>	<i>Annex V. Part 2.183-184</i>
			010	020	030	040	050	060
091	Financial assets at fair value through other comprehensive income	<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					
092	Equity instruments		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>					
093	Debt securities		<i>IAS 32.11</i>					
094	Loans and advances		<i>Annex V.Part 1.31</i>					
121	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>Accounting Directive art 8(1)(a), (4)</i>						
122	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>						
123	Debt securities	<i>Annex V.Part 1.31</i>						
124	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35</i>						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities ITS V.Part 2.181		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				IFRS 7.42D.(e), Annex V. Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V. Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V. Part 2.183-184
				Annex V. Part 1.27-28	CRR art 4(61)	Annex V. Part 2.183-184		CRR art 4(61)	Annex V. Part 2.183-184
				010	020	030	040	050	060
125	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), 8(2)							
126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
127	Debt securities	Annex V.Part 1.31							
128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35							
131	Financial assets at amortised cost		IFRS 7.8 (f); IFRS 9.4.1.2						
132	Debt securities		Annex V.Part 1.31						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets entirely recognized					
				Transferred assets			Associated liabilities ITS V.Part 2.181		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
				IFRS 7.42D.(e), Annex V. Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V. Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V. Part 2.183-184
				Annex V. Part 1.27-28	CRR art 4(61)	Annex V. Part 2.183-184		CRR art 4(61)	Annex V. Part 2.183-184
				010	020	030	040	050	060
133	Loans and advances		Annex V.Part 1.32						
181	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16							
200	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
182	Debt securities	Annex V.Part 1.31							
183	Loans and advances	Annex V.Part 1.32							
184	Other non-trading non-derivative financial assets	BAD art 35-37							
185	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
186	Debt securities	Annex V.Part 1.31							
187	Loans and advances	Annex V.Part 1.32							
190	Total								

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			References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
					IFRS 7.42D(f)	IFRS 7.42D(f); Annex V. Part 1.27, Part 2.181		CRR art 109 Annex V. Part 2.182
								CRR art 109 Annex V. Part 2.182
				070	080	090	100	110
010	Financial assets held for trading		IFRS 7.8(a)(ii);IFRS 9.Ap- pendix A					
020	Equity instruments		IAS 32.11					
030	Debt securities		Annex V.Part 1.31					
040	Loans and advances		Annex V.Part 1.32					
041	Trading financial assets	Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15						
042	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5						
043	Debt securities	Annex V.Part 1.31						
044	Loans and advances	Annex V.Part 1.32						

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				Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
					IFRS 7.42D(f)	IFRS 7.42D(f); Annex V. Part 1.27, Part 2.181		
				070	080	090	100	110
045	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.4.1.4					
046	Equity instruments		IAS 32.11					
047	Debt securities		Annex V.Part 1.31					
048	Loans and advances		Annex V.Part 1.32					
050	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8(a)(i); IFRS 9.4.1.5					
060	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5						
070	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31					
080	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32					

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			References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanding of trans- ferred financial assets entirely dere- cognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilites		
					IFRS 7.42D(f)	IFRS 7.42D(f); Annex V. Part 1.27, Part 2.181		
				070	080	090	100	110
091	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A					
092	Equity instruments		IAS 32.11					
093	Debt securities		Annex V.Part 1.31					
094	Loans and advances		Annex V.Part 1.32					
121	Non-trading non-derivative financial assets measured at fair value through profit or loss	Accounting Directive art 8(1)(a), (4)						
122	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5						
123	Debt securities	Annex V.Part 1.31						
124	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35						

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				Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
					IFRS 7.42D(f)	IFRS 7.42D(f); Annex V. Part 1.27, Part 2.181		CRR art 109 Annex V. Part 2.182
								CRR art 109 Annex V. Part 2.182
				070	080	090	100	110
125	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), 8(2)						
126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5						
127	Debt securities	Annex V.Part 1.31						
128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35						
131	Financial assets at amortised cost		IFRS 7.8 (f); IFRS 9.4.1.2					
132	Debt securities		Annex V.Part 1.31					

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			References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes	
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities			
					IFRS 7.42D(f)	IFRS 7.42D(f); Annex V. Part 1.27, Part 2.181			
				070	080	090			100
133	Loans and advances		Annex V.Part 1.32						
181	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16							
200	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
182	Debt securities	Annex V.Part 1.31							
183	Loans and advances	Annex V.Part 1.32							
184	Other non-trading non-derivative financial assets	BAD art 35-37							
185	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							
186	Debt securities	Annex V.Part 1.31							
187	Loans and advances	Annex V.Part 1.32							
190	Total								

▼ **M11**16. **Breakdown of selected statement of profit or loss items**16.1 **Interest income and expenses by instrument and counterparty sector**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V, Part 2.187, 189</i>	<i>Annex V, Part 2.188, 190</i>
				010	020
010	<b>Derivatives -Trading</b>	<i>CRR Annex II; Annex V.Part 2.193</i>	<i>IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193</i>		
015	of which: interest income from derivatives in economic hedges	<i>Annex V.Part 2.193</i>	<i>Annex V.Part 2.193</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>		
030	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
040	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
080	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>		
090	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
100	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
140	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
141	of which: lending for house purchase	<i>Annex V.Part 2.88(b), 194i</i>	<i>Annex V.Part 2.88(b), 194i</i>		
142	of which: credit for consumption	<i>Annex V.Part 2.88(a), 194i</i>	<i>Annex V.Part 2.88(a), 194i</i>		
150	<b>Other assets</b>	<i>Annex V.Part 1.51</i>	<i>Annex V.Part 2.5</i>		
160	<b>Deposits</b>	<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>		
170	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
180	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V, Part 2.187, 189</i>	<i>Annex V, Part 2.188, 190</i>
				010	020
190	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
200	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
220	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
230	<b>Debt securities issued</b>	<i>Annex V.1.37</i>	<i>Annex V.Part 1.37</i>		
240	<b>Other financial liabilities</b>	<i>Annex V.Part 1.32-34, Part 2.191</i>	<i>Annex V.Part 1.32-34, Part 2.191</i>		
250	<b>Derivatives – Hedge accounting, interest rate risk</b>	<i>Annex V.Part 2.192</i>	<i>Annex V.Part 2.192</i>		
260	<b>Other Liabilities</b>	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>		
270	<b>INTEREST</b>	<i>BAD art 27.Vertical layout(1), (2)</i>	<i>IAS 1.97</i>		
280	of which: interest-income on credit impaired financial assets		<i>IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194</i>		
290	of which: interest from leases	<i>Annex V.Part 2.194ii</i>	<i>IFRS 16.38 (a), 49, Annex V.Part 2.194ii</i>		

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V, Part 2.195-196</i>
				010
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
020	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
030	<b>Loans and advances</b>	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>	
040	<b>Deposits</b>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>	
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>	
070	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>BAD art 27.Vertical layout(6); Annex V.Part 2.45</i>	<i>Annex V.Part 2.45</i>	

▼ **M11****16.3 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V, Part 2.197-198
				010
010	Derivatives		IFRS 9.Appendix A, .BA.1, .BA.7(a)	
015	of which: Economic hedges with use of the fair value option		IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199	
020	Equity instruments		IAS 32.11	
030	Debt securities		Annex V.Part 1.31	
040	Loans and advances		Annex V.Part 1.32	
050	Short positions		IFRS 9.BA.7(b)	
060	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
070	Debt securities issued		Annex V.Part 1.37	
080	Other financial liabilities		Annex V.Part 1.38-41	
090	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET		IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)	
095	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.5.6.2; annex V.Part 2.199	
100	Derivatives	CRR Annex II		
110	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
120	Debt securities	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32		
140	Short positions			
150	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
160	Debt securities issued	Annex V.Part 1.37		
170	Other financial liabilities	Annex V.Part 1.38-41		
180	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6); Annex V.Part 1.17		

▼ **M11****16.4 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Interest rate instruments and related derivatives		<i>Annex V.Part 2.200(a)</i>	
020	Equity instruments and related derivatives		<i>Annex V.Part 2.200(b)</i>	
030	Foreign exchange trading and derivatives related with foreign exchange and gold		<i>Annex V.Part 2.200(c)</i>	
040	Credit risk instruments and related derivatives		<i>Annex V.Part 2.200(d)</i>	
050	Derivatives related with commodities		<i>Annex V.Part 2.200(e)</i>	
060	Other		<i>Annex V.Part 2.200(f)</i>	
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
080	Interest rate instruments and related derivatives	<i>Annex V.Part 2.200(a)</i>		
090	Equity instruments and related derivatives	<i>Annex V.Part 2.200(b)</i>		
100	Foreign exchange trading and derivatives related with foreign exchange and gold	<i>Annex V.Part 2.200(c)</i>		
110	Credit risk instruments and related derivatives	<i>Annex V.Part 2.200(d)</i>		
120	Derivatives related with commodities	<i>Annex V.Part 2.200(e)</i>		
130	Other	<i>Annex V.Part 2.200(f)</i>		
140	<b>GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET</b>	<i>BAD art 27.Vertical layout(6)</i>		

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V. Part 2.201</i>
				010
020	Equity instruments		<i>IAS 32.11</i>	
030	Debt securities		<i>Annex V.Part 1.31</i>	
040	Loans and advances		<i>Annex V.Part 1.32</i>	

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V, Part 2.201</i>
				010
090	<b>GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET</b>		<i>IFRS 7.20(a)(i)</i>	
100	of which: gains and losses due to the reclassification of assets at amortised cost		<i>IFRS 9.6.5.2; Annex V.Part 2.202</i>	

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
				<i>Annex V, Part 2.203</i>	<i>Annex V, Part 2.203</i>
				010	020
010	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
020	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
030	<b>Loans and advances</b>	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>		
040	<b>Deposits</b>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>		
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>		
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>		
071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		<i>IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204</i>		

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
				<i>Annex V, Part 2.203</i>	<i>Annex V, Part 2.203</i>
				010	020
072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		<i>IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204</i>		
080	<b>Equity instruments</b>	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
090	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>			
100	<b>Loans and advances</b>	<i>Annex V.Part 1.32</i>			
110	<b>Deposits</b>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>			
120	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>			
130	<b>Other financial liabilities</b>	<i>Annex V.Part 1.38-41</i>			
140	<b>GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET</b>	<i>BAD art 27.Vertical layout(6)</i>			

## 16.6 Gains or losses from hedge accounting

		<i>References National GAAP based on BAD Annex V.Part 2.207</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V, Part 2.205</i>
				010
010	<b>Fair value changes of the hedging instrument [including discontinuation]</b>	<i>Accounting Directive art 8(1)(a), (6), (8)(a)</i>	<i>IFRS 7.24A(c); IFRS 7.24C(b)(vi)</i>	
020	<b>Fair value changes of the hedged item attributable to the hedged risk</b>	<i>Accounting Directive art 8(1)(a), (6), (8)(a)</i>	<i>IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206</i>	
030	<b>Ineffectiveness in profit or loss from cash flow hedges</b>	<i>Accounting Directive art 8(1)(a), (6), (8)(a)</i>	<i>IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)</i>	

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		<i>References National GAAP based on BAD Annex V.Part 2.207</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V. Part 2.205</i>
				010
040	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	<i>Accounting Directive art 8(1)(a)</i>	<i>IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)</i>	
050	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET	<i>Accounting Directive art 8(1)(a), (6), (8)(a)</i>		

## 16.7 Impairment on non-financial assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period		
				Additions	Reversals	Accumulated impairment
				<i>Annex V. Part 2.208</i>	<i>Annex V. Part 2.208</i>	
				010	020	040
060	Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 28.40-43</i>			
070	Subsidiaries		<i>IFRS 10 Appendix A</i>			
080	Joint ventures		<i>IAS 28.3</i>			
090	Associates		<i>IAS 28.3</i>			
100	Impairment or (-) reversal of impairment on non-financial assets		<i>IAS 36.126(a),(b)</i>			
110	Property, plant and equipment	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 16.73(e)(v-vi)</i>			
120	Investment properties	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d)(v)</i>			
130	Goodwill	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)</i>			
140	Other intangible assets	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118(e)(iv)(v)</i>			
145	Other		<i>IAS 36.126(a),(b)</i>			
150	TOTAL					

▼ **M11****16.8 Other administrative expenses**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period Expenses 0010
0010	<b>Information Technology expenses</b>	<i>Annex V.Part 2.208i</i>	<i>Annex V.Part 2.208i</i>	
0020	IT outsourcing	<i>Annex V.Part 2.208i- 208ii</i>	<i>Annex V.Part 2.208i- 208ii</i>	
0030	IT expenses other than IT outsourcing expenses	<i>Annex V.Part 2.208i</i>	<i>Annex V.Part 2.208i</i>	
0040	<b>Taxes and duties (other)</b>	<i>Annex V.Part 2.208iii</i>	<i>Annex V.Part 2.208iii</i>	
0050	<b>Consulting and professional services</b>	<i>Annex V.Part 2.208iv</i>	<i>Annex V.Part 2.208iv</i>	
0060	<b>Advertising, marketing and communi- cation</b>	<i>Annex V.Part 2.208v</i>	<i>Annex V.Part 2.208v</i>	
0070	<b>Expenses related to credit risk</b>	<i>Annex V.Part 2.208vi</i>	<i>Annex V.Part 2.208vi</i>	
0080	<b>Litigation expenses not covered by provisions</b>	<i>Annex V.Part 2.208vii</i>	<i>Annex V.Part 2.208vii</i>	
0090	<b>Real estate expenses</b>	<i>Annex V.Part 2.208viii</i>	<i>Annex V.Part 2.208viii</i>	
0100	<b>Leasing expenses</b>	<i>Annex V.Part 2.208ix</i>	<i>Annex V.Part 2.208ix</i>	
0110	<b>Other administrative expenses – Rest</b>	<i>Annex V.Part 2.208x</i>	<i>Annex V.Part 2.208x</i>	
0120	<b>OTHER ADMINISTRATIVE EXPENSES</b>			

**17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet****17.1 Assets**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount] <i>Annex V. Part 1.27-28, Part 2.209</i> 010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>	
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>	
040	Other demand deposits	<i>Annex V.Part 2.3</i>	<i>Annex V.Part 2.3</i>	
050	<b>Financial assets held for trading</b>		<i>IFRS 7.8(a)(ii);IFRS 9.Appendix A</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
060	Derivatives		<i>IFRS 9.Appendix A</i>	
070	Equity instruments		<i>IAS 32.11</i>	
080	Debt securities		<i>Annex V.Part 1.31</i>	
090	Loans and advances		<i>Annex V.Part 1.32</i>	
091	<b>Trading financial assets</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>		
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.17</i>		
093	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
094	Debt securities	<i>Annex V.Part 1.31</i>		
095	Loans and advances	<i>Annex V.Part 1.32</i>		
096	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		<i>IFRS 9.4.1.4</i>	
097	Equity instruments		<i>IAS 32.11</i>	
098	Debt securities		<i>Annex V.Part 1.31</i>	
099	Loans and advances		<i>Annex V.Part 1.32</i>	
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>	
110	Equity instruments			
120	Debt securities	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
130	Loans and advances	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>	
141	<b>Financial assets at fair value through other comprehensive income</b>		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>	
142	Equity instruments		<i>IAS 32.11</i>	
143	Debt securities		<i>Annex V.Part 1.31</i>	
144	Loans and advances		<i>Annex V.Part 1.32</i>	
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>BAD art 36(2)</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
172	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
173	Debt securities	<i>Annex V.Part 1.31</i>		
174	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>		
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>Accounting Directive art 8(1)(a), (8)</i>		
176	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
177	Debt securities	<i>Annex V.Part 1.31</i>		
178	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>		
181	<b>Financial assets at amortised cost</b>		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	
182	Debt securities		<i>Annex V.Part 1.31</i>	
183	Loans and advances		<i>Annex V.Part 1.32</i>	
231	<b>Non-trading non-derivative financial assets measured at a cost-based method</b>	<i>BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19</i>		
380	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
232	Debt securities	<i>Annex V.Part 1.31</i>		
233	Loans and advances	<i>Annex V.Part 1.32</i>		
234	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20</i>		
235	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
236	Debt securities	<i>Annex V.Part 1.31</i>		
237	Loans and advances	<i>Annex V.Part 1.32</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
240	<b>Derivatives – Hedge accounting</b>	<i>Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22</i>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	<i>Accounting Directive art 8(5), (6); IAS 39.89A (a)</i>	<i>IAS 39.89A(a); IFRS 9.6.5.8</i>	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	<i>BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4, 210</i>	<i>IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210</i>	
270	<b>Assets under reinsurance and insurance contracts</b>	<i>Annex V.Part 2.211</i>	<i>IFRS 4.IG20.(b)-(c); Annex V.Part 2.211</i>	
280	<b>Tangible assets</b>	<i>BAD art 4.Assets(10)</i>		
290	<b>Intangible assets</b>	<i>BAD art 4.Assets(9); CRR art 4(1)(115)</i>	<i>IAS 1.54(c); CRR art 4(1)(115)</i>	
300	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(1)(113)</i>	<i>IFRS 3.B67(d); CRR art 4(1)(113)</i>	
310	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118</i>	
320	<b>Tax assets</b>		<i>IAS 1.54(n-o)</i>	
330	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>	
340	Deferred tax assets	<i>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>	
350	<b>Other assets</b>	<i>Annex V.Part 2.5, 6</i>	<i>Annex V.Part 2.5</i>	
360	<b>Non-current assets and disposal groups classified as held for sale</b>		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>	
365	<b>(-) Haircuts for trading assets valued at fair value</b>	<i>Annex V Part 1.29</i>		
370	<b>TOTAL ASSETS</b>	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>	

▼ **M11****17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Nominal amount]
				<i>Annex V, Part 2.118, 209</i>
				010
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116</i>	
020	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114</i>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116</i>	
030	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116</i>	
040	<b>OFF-BALANCE SHEET EXPOSURES</b>			

**17.3 Liabilities and equity**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
010	<b>Financial liabilities held for trading</b>		<i>IFRS 7.8 (e) (ii); IFRS 9.BA.6</i>	
020	Derivatives		<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>	
030	Short positions		<i>IFRS 9.BA7(b)</i>	
040	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
050	Debt securities issued		<i>Annex V.Part 1.37</i>	
060	Other financial liabilities		<i>Annex V.Part 1.38-41</i>	
061	<b>Trading financial liabilities</b>	<i>Accounting Directive art 8(1)(a),(3),(6)</i>		
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.25, 27</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
063	Short positions			
064	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
065	Debt securities issued	<i>Annex V.Part 1.37</i>		
066	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		
070	<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>	
080	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>	
090	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>	
100	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>	
110	<b>Financial liabilities measured at amortised cost</b>		<i>IFRS 7.8(g); IFRS 9.4.2.1</i>	
120	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	
130	Debt securities issued		<i>Annex V.Part 1.37</i>	
140	Other financial liabilities		<i>Annex V.Part 1.38-41</i>	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>Accounting Directive art 8(3)</i>		
142	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
143	Debt securities issued	<i>Annex V.Part 1.37</i>		
144	Other financial liabilities	<i>Annex V.Part 1.38-41</i>		
150	<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>	
160	<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>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
170	<b>Liabilities under insurance and reinsurance contracts</b>	<i>Annex V.Part 2.212</i>	<i>IFRS 4.IG20(a); Annex V.Part 2.212</i>	
180	<b>Provisions</b>	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	
190	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>	
200	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>	
210	Deferred tax liabilities	<i>Accounting Directive art 17(1)(f); CRR art 4(1)(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>	
220	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>	
230	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>	<i>Annex V.Part 2.13</i>	
240	<b>Liabilities included in disposal groups classified as held for sale</b>		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</i>	
245	<b>Haircuts for trading liabilities valued at fair value</b>	<i>Annex V Part 1.29</i>		
250	<b>LIABILITIES</b>		<i>IAS 1.9(b);IG 6</i>	
260	<b>Capital</b>	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>IAS 1.54(r), BAD art 22</i>	
270	<b>Share premium</b>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>IAS 1.78(e); CRR art 4(1)(124)</i>	
280	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.18-19</i>	<i>Annex V.Part 2.18-19</i>	
290	<b>Other equity</b>	<i>Annex V.Part 2.20</i>	<i>IFRS 2.10; Annex V.Part 2.20</i>	
300	<b>Accumulated other comprehensive income</b>	<i>CRR art 4(1)(100)</i>	<i>CRR art 4(1)(100)</i>	
310	<b>Retained earnings</b>	<i>CRR art 4(1)(123)</i>	<i>CRR art 4(1)(123)</i>	
320	<b>Revaluation reserves</b>	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.33, D5-D8</i>	
325	<b>Fair value reserves</b>	<i>Accounting Directive art 8(1)(a)</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V, Part 1.27-28, Part 2.209</i>
				010
330	<b>Other reserves</b>	<i>BAD art 4.Liabilities (11)-(13)</i>	<i>IAS 1.54; IAS 1.78 (e)</i>	
335	<b>First consolidation differences</b>	<i>Accounting Directive art 24(3)(c)</i>		
340	<b>(-) Treasury shares</b>	<i>Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.20</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28</i>	
350	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD art 4.Liabilities(14)</i>	<i>IFRS 10.B94</i>	
360	<b>(-) Interim dividends</b>	<i>CRR Article 26 (2)</i>	<i>IAS 32.35</i>	
370	<b>Minority interests [Non-controlling interests]</b>	<i>Accounting Directive art 24(4)</i>	<i>IAS 1.54(q); IFRS 10.22, .B94</i>	
380	<b>TOTAL EQUITY</b>		<i>IAS 1.9(c), IG 6</i>	
390	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>	

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18 Information on performing and non-performing exposures18.0 Information on performing and non-performing exposures

				Gross carrying amount / Nominal amount					
				010	Performing				
					020	030	055	056	057
			References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
		References National GAAP based on BAD		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3						
010	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)						
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS						
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
070	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)						
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						

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				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS						
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)						
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS						
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)						
181	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)						
182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
191	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)						
192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS	010	020	030	055	056	057
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)						
903	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						

			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)						
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	Annex V.Part 2.233(b)	Annex V.Part 2.233(b)						
211	<b>Debt securities</b>	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)						

			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
221	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS						
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
923	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)						
227	Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)						
930	Of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)						
933	Of which: Credit for consumption	Annex V. Part 2.88(a), 234i (b)	Annex V. Part 2.88(a), 234i (b)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP compatible IFRS	010	020	030	055	056	057	
		References National GAAP based on BAD	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	
			Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235			
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217	Annex V.Part 2.217						
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.220						

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				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224						
350	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
360	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
370	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
410	<b>Financial guarantees given</b>	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225						
420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						

				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
430	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)						
440	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)						
450	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)						
460	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)						
470	Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)						

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				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
						030	055	056	057
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224						
490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

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				Gross carrying amount / Nominal amount					
				010	020	Performing			
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		References National GAAP based on BAD	References National GAAP compatible IFRS	010	020	030	055	056	057
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235		
520	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
530	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
540	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.217	Annex V.Part 2.217						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2, 213-216, 223-239	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2, 213-216, 223-239	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236	Annex V. Part 2, 222, 235-236
005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3						
010	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)						
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
070	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)						
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>						
150	Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>						
160	Of which: Loans collateralised by residential immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>						
170	Of which: Credit for consumption	<i>Annex V, Part 2.88(a), 234i (b)</i>	<i>Annex V, Part 2.88(a), 234i (b)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V. Part 2.233(a)</i>	<i>Annex V. Part 2.233(a)</i>						
181	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>	<i>Annex V. Part 1.31, 44(b)</i>						
182	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>						
183	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>						
184	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
185	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>						
186	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>						
191	<b>Loans and advances</b>	<i>Annex V, Part 1.32, 44(a)</i>	<i>Annex V, Part 1.32, 44(a)</i>						
192	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>						
193	General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
194	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>						
195	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>						
196	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>						
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>						
197	Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
	<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
910	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>						
913	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>	<i>Annex V. Part 2.88(a), 234i (b)</i>						
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V. Part 2.233(b)</i>	<i>Annex V. Part 2.233(b)</i>						
211	<b>Debt securities</b>	<i>Annex V. Part 1.31, 44(b)</i>	<i>Annex V. Part 1.31, 44(b)</i>						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
221	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
222	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>						
223	General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>						
225	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>						
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>						
227	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>						
930	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>						
933	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>	<i>Annex V. Part 2.88(a), 234i (b)</i>						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217	Annex V.Part 2.217						
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.220						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224						
350	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
360	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
370	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
380	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>						
390	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>						
400	Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>						
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V, Part 1.44(f), Part 2.112, 114, 225</i>	<i>IFRS 4 Annex A; CRR Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225</i>						
420	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
430	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>						
440	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>						
450	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>						
460	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>						
470	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>						

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			References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224						
490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

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				Gross carrying amount / Nominal amount					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				060	070	080	090	101	102
				<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
520	Other financial corporations	<i>Annex V,Part 1.42(d)</i>	<i>Annex V,Part 1.42(d)</i>						
530	Non-financial corporations	<i>Annex V,Part 1.42(e)</i>	<i>Annex V,Part 1.42(e)</i>						
540	Households	<i>Annex V,Part 1.42(f)</i>	<i>Annex V,Part 1.42(f)</i>						
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V,Part 2.217</i>	<i>Annex V,Part 2.217</i>						

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			Gross carrying amount / Nominal amount					
			Non-performing					
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
			106	107	109	110	121	122
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V.Part 2.2, 3</i>	<i>Annex V.Part 2.2, 3</i>					
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>					
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>					

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				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
070	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
090	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
150	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.233(a)</i>	<i>Annex V.Part 2.233(a)</i>						
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>						
182	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
183	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						
192	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
193	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
197	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						

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				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(b)</i>	<i>Annex V.Part 2.233(b)</i>						
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
212	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
213	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
222	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
223	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
227	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						

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			Gross carrying amount / Nominal amount					
			Non-performing					
			Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
			106	107	109	110	121	122
			<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(c), 234</i>	<i>Annex V.Part 2.233(c), 234</i>					
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>					
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>		<i>Annex V.Part 2.220</i>					

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				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>						
350	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
360	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
400	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225</i>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>						
420	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
430	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
470	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>						
490	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
500	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: impaired
				106	107	109	110	121	122
				<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>CRR art 178; Annex V. Part 2.237 (b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>	
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>		<i>CRR art 178; Annex V. Part 2.237 (b)</i>		<i>CRR art 4(95); Annex V. Part 2.237(a)</i>
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
540	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>						

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3							
010	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)							
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days		Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
070	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)							
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				130	140	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
						141	142		160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days ≤ 180 days	
			130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS						
			Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)						
181	<b>Debt securities</b>	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)						
182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
				<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>							
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>							
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>							
192	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>							
193	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
	References National GAAP based on BAD	References National GAAP compatible IFRS		Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							
903	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days			
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
910	Of which: Loans collateralised by resi- dential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)							
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)	Annex V.Part 2.233(b)							
211	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				130	140	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	150	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
						141	142		160	170
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
				<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
212	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>							
213	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>							
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>							
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>							
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>							
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
				130	140	141	142	150	160	170
		<i>References National GAAP compatible IFRS</i>		<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(c), 234</i>	<i>Annex V.Part 2.233(c), 234</i>							
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>							
335	<b>DEBT INSTRUMENTS HELD FOR SALE</b>		<i>Annex V.Part 2.220</i>							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
					of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			130	140	141	142	150	160	170
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>	<i>IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 238</i>			<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224</i>							
350	Central banks	<i>Annex V.Part 1.42(a)</i>							
360	General governments	<i>Annex V.Part 1.42(b)</i>							
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days		Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
Annex V. Part 2. 238	Annex V. Part 2. 238					Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
410	Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225							
420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days ≤ 180 days
				130	140	141	142	150	160	170
			References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
430	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
440	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
450	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
460	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
470	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)		of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days ≤ 180 days	
			130	140	141	142	150	160	170
		References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224							
490	Central banks	Annex V.Part 1.42(a)							
500	General governments	Annex V.Part 1.42(b)							
510	Credit institutions	Annex V.Part 1.42(c)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	141	142	150	160	170
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238			Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
520	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
530	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
540	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	Annex V.Part 2.217	Annex V.Part 2.217							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
			180	191	192	196	197	950	951
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
			<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V. Part 2.2, 3</i>	<i>Annex V. Part 2.2, 3</i>						
010	Debt securities	<i>Annex V. Part 1.31, 44(b)</i>	<i>Annex V. Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>						
030	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>						

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
070	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)							
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)							
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	Annex V. Part 2.233(a)	Annex V. Part 2.233(a)							
181	<b>Debt securities</b>	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)							
182	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)							
183	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)							
184	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
185	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>							
186	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>							
191	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>	<i>Annex V. Part 1.32, 44(a)</i>							
192	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>							
193	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
194	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>							
195	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>							
196	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>							
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>							
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
197	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
910	Of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)							
913	Of which: Credit for consumption	Annex V. Part 2.88(a), 234i (b)	Annex V. Part 2.88(a), 234i (b)							
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	Annex V. Part 2.233(b)	Annex V. Part 2.233(b)							
211	<b>Debt securities</b>	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
221	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
227	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>							
930	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>							
933	Of which: Credit for consumption	<i>Annex V. Part 2.88(a), 234i (b)</i>	<i>Annex V. Part 2.88(a), 234i (b)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V. Part 2.233(c), 234</i>	<i>Annex V. Part 2.233(c), 234</i>							
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V. Part 2.217</i>	<i>Annex V. Part 2.217</i>							
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V. Part 2.220</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>							
350	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>							
360	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>							
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							
410	Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225							
420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
430	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>							
440	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>							
450	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>							
460	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>							
470	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>							
490	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>							
500	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>							
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>		
520	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>							
530	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>							
540	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>							
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V. Part 2.217</i>	<i>Annex V. Part 2.217</i>							

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V.Part 2.2, 3</i>	<i>Annex V.Part 2.2, 3</i>				
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>				
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
070	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				
080	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
090	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
150	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	<i>Annex V.Part 2.233(a)</i>	<i>Annex V.Part 2.233(a)</i>				
181	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>				
182	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
183	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				
192	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
193	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
197	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>				
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.233(b)</i>	<i>Annex V.Part 2.233(b)</i>				
211	<b>Debt securities</b>	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
212	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
213	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
221	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
222	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
223	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
227	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.233(c), 234</i>	<i>Annex V.Part 2.233(c), 234</i>				
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>				
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V.Part 2.220</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>				
350	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
360	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
400	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225</i>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>				
420	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
430	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
470	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>				
490	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
500	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>				
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
540	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>				

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

				Gross carrying amount of loans and advances	
				Inflows to non-performing exposures	(-) Outflows from non-performing exposures
				0010	0020
				<i>Annex V, Part 2.213-216, 224-234, 239i-239iii, 239vi</i>	<i>Annex V, Part 2.213-216, 224-234, 239i, 239iv- 239vi</i>
				<i>Annex V, Part 2.213-216, 224-234, 239i-239iii, 239vi</i>	<i>Annex V, Part 2.213-216, 224-234, 239i, 239iv- 239vi</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>		
0010	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
0020	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
0030	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
0040	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
0050	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
0060	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix</i>	<i>SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix</i>		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239vii (a), 239ix</i>	<i>Annex V.Part 2.239vii (a), 239ix</i>		
0090	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 239vii (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vii (b)</i>		
0100	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
0110	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 239vii (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vii (b)</i>		
0120	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 239vii (c)</i>	<i>Annex V.Part 2.88(a), 239vii (c)</i>		
0130	<b>LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>		
0140	<b>LOANS AND ADVANCES HELD FOR SALE</b>		<i>Annex V.Part 2.220</i>		
0150	<b>TOTAL INFLOWS / OUTFLOWS</b>				

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

					Gross carrying amount						
					of which: exposures with forbearance measures	Performing					of which: Performing forborne exposures under probation reclas- sified from non-performing
						Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	of which: perform- ing expo- sures with for- bearance measures	of which: Performing forborne exposures under probation reclas- sified from non-performing		
0010	0020	0030	0040	0050	0060	0070					
<i>Annex V. Part 1.34, Part 2.118, 221</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235</i>	<i>Annex V. Part 2. 222, 235</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2. 256(b), 261</i>					
<i>Annex V. Part 1.34, Part 2.118, 221</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235</i>	<i>Annex V. Part 2. 222, 235</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2. 256(b), 261</i>					

0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>							
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239vi (a), 239vii</i>	<i>Annex V.Part 2.239vi (a), 239vii</i>							
0030		Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>							

					Gross carrying amount							
						of which: exposures with forbearance measures	Performing					of which: Performing forborne exposures under probation reclas- sified from non-performing
								Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	of which: perform- ing expo- sures with for- bearance measures	of which: Performing forborne exposures under probation reclas- sified from non-performing	
			References National GAAP based on BAD	References National GAAP compatible IFRS	0010	0020	0030	0040	0050	0060	0070	
					Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261	
					Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261	
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								
0060		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii								

					Gross carrying amount							
						of which: exposures with forbearance measures	Performing					of which: Performing forborne exposures under probation reclas- sified from non-performing
								Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	of which: performi- ng expo- sures with for- bearance measures		
			References National GAAP based on BAD	References National GAAP compatible IFRS	0010	0020	0030	0040	0050	0060	0070	
					Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261	
					Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256(b), 261	

0070	House- holds	Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 239vi (b)	Annex V.Part 2.86(a), 87, 239vi (b)							
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0100		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii							

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					Gross carrying amount				
					Non-performing				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years
					0080	0090	0100	0110	0120
					<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2, 213-216, 223-239</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>	<i>Annex V, Part 2, 222, 235-236</i>
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239vi (a), 239vii</i>	<i>Annex V.Part 2.239vi (a), 239vii</i>					
0030		Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Gross carrying amount				
					Non-performing				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years
					0080	0090	0100	0110	0120
					<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Gross carrying amount				
					Non-performing				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years
					0080	0090	0100	0110	0120
					<i>Annex V. Part 2. 213-216, 223-239</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>
0070	House- holds	Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					

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					Gross carrying amount				
					Non-performing				
					Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
					0130	0140	0150	0160	0170
					<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V. Part 2. 259-263</i>
			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V. Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V. Part 2. 259-263</i>
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239vi (a), 239vii</i>	<i>Annex V.Part 2.239vi (a), 239vii</i>					
0030		Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Gross carrying amount				
					Non-performing				
					Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
					0130	0140	0150	0160	0170
					<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V, Part 2. 259-263</i>
					<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V, Part 2. 259-263</i>
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					

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					Gross carrying amount				
					Non-performing				
					Past due > 2 year ≤ 5 years	Past due > 5 year ≤ 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
					0130	0140	0150	0160	0170
					<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V, Part 2. 259-263</i>
			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>Annex V, Part 2. 222, 235-236</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V, Part 2. 259-263</i>
0070	House- holds	Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>					

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					Accumulated impairment, accumulated negative changes in fair value due to credit risk				
					0180	Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures	
						0190	0200	0210	
						Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207
						Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207
			References National GAAP based on BAD	References National GAAP compatible IFRS					
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V.Part 2.239vi (a), 239vii	Annex V.Part 2.239vi (a), 239vii					
0030		Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 239vi (b)	Annex V.Part 2.86(a), 87, 239vi (b)					

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			References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
					0180	Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures
						0190	0200	0210
						Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238
			Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207		
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii				
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii				
0060		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii				

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			References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk				
					0180	Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures	
						0190	0200	0210	
						Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207
						Annex V. Part 2. 238	Annex V. Part 2. 267	Annex V. Part 2. 238	Annex V. Part 2. 207
0070	Households	Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 239vi (b)	Annex V.Part 2.86(a), 87, 239vi (b)					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii					
0100		Of which: Loans with LTV ratio higher than 100 %	Annex V.Part 2.86(a), 87, 239vi (b), 239viii	Annex V.Part 2.86(a), 87, 239vi (b), 239viii					

					Accumulated impairment, accumulated negative changes in fair value due to credit risk				
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year
					0220	0230	0240	0250	0260
			References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
					Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>	<i>SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii</i>					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V.Part 2.239vi (a), 239vii</i>	<i>Annex V.Part 2.239vi (a), 239vii</i>					
0030		Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>					

					Accumulated impairment, accumulated negative changes in fair value due to credit risk				
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year
					0220	0230	0240	0250	0260
					<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>					

					Accumulated impairment, accumulated negative changes in fair value due to credit risk				
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year
					0220	0230	0240	0250	0260
			References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
					Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
0070	Households	Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87, 239vi (b)	Annex V. Part 2.86(a), 87, 239vi (b)					
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V. Part 2.86(a), 87, 239vi (b), 239viii	Annex V. Part 2.86(a), 87, 239vi (b), 239viii					
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V. Part 2.86(a), 87, 239vi (b), 239viii	Annex V. Part 2.86(a), 87, 239vi (b), 239viii					
0100		Of which: Loans with LTV ratio higher than 100 %	Annex V. Part 2.86(a), 87, 239vi (b), 239viii	Annex V. Part 2.86(a), 87, 239vi (b), 239viii					

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
					0270	0280	0290	0300
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
0010	Non-financial corporations	Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii</i>	<i>SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii</i>				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V. Part 2.239vi (a), 239vii</i>	<i>Annex V. Part 2.239vi (a), 239vii</i>				
0030		Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>				

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
					0270	0280	0290	0300
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
					Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
					0270	0280	0290	0300
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
					<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 207</i>
0070	House- holds	Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b)</i>				
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V. Part 2.86(a), 87, 239vi (b), 239viii</i>				

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			References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119			
					Collateral received and financial guarantees received			
					Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0310	0320	0330	0340
					Annex V. Part 2. 239	Annex V. Part 2. 239	Annex V. Part 2. 239	Annex V. Part 2. 239
					Annex V. Part 2. 239	Annex V. Part 2. 239	Annex V. Part 2. 239	Annex V. Part 2. 239
0010	Non-financial corpo- rations	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V.Part 2.239vi (a), 239vii	Annex V.Part 2.239vi (a), 239vii				
0030		Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 239vi (b)	Annex V.Part 2.86(a), 87, 239vi (b)				

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
					<b>Collateral received and financial guarantees received</b>			
					Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0310	0320	0330	0340
					<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
					<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
0040		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				
0050		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				
0060		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				

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			<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
					Collateral received and financial guarantees received			
					Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0310	0320	0330	0340
					<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
					<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
0070	House- holds	Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b)</i>				
0080		Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				
0090		Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				
0100		Of which: Loans with LTV ratio higher than 100 %	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>	<i>Annex V.Part 2.86(a), 87, 239vi (b), 239viii</i>				

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19. Information forborne exposures

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V.Part 2.2, 3</i>	<i>Annex V.Part 2.2, 3</i>					
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>					
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>					
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V, Part 1.34, Part 2. 118, 240-245, 251-258	Annex V, Part 2. 256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2. 241 (b), 265-266	Annex V, Part 2. 256(b), 261
				Annex V, Part 1.34, Part 2. 118, 240-245, 251-255	Annex V, Part 2. 256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2. 241 (b), 265-266	Annex V, Part 2. 256(b), 261
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
070	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)					
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing
						Instruments with modi- fications in their terms and conditions	Refinancing	
		010	020	030	040	050		
		<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>		
		<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>		
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>					
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					
150	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>					
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>					
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	<i>Annex V.Part 2.249(a)</i>	<i>Annex V.Part 2.249(a)</i>					
181	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>					
182	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>					
183	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V, Part 1.34, Part 2. 118, 240-245, 251-258	Annex V, Part 2. 256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2. 241 (b), 265-266	Annex V, Part 2. 256(b), 261
				Annex V, Part 1.34, Part 2. 118, 240-245, 251-255	Annex V, Part 2. 256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2. 241 (b), 265-266	Annex V, Part 2. 256(b), 261
184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
191	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)					
192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>					
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>					
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>					
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>					
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
				010	020	030	040	050
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)					
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)					
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(b)	Annex V.Part 2.249(b)					

			Gross carrying amount / nominal amount of exposures with forbearance measures				
			Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing
					Instruments with modifications in their terms and conditions	Refinancing	
			010	020	030	040	
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>
211	Debt securities	<i>Annex V. Part 1.31, 44(b)</i>	<i>Annex V. Part 1.31, 44(b)</i>				
212	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>				
213	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>				
214	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>				
215	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>				
216	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>				

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing	
						Instruments with modifications in their terms and conditions	Refinancing		
				010	020	030	040		050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>		<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>	
221	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						
222	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
223	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing	
					Instruments with modi- fications in their terms and conditions	Refinancing			
				010	020	030	040		050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>		<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>	
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
227	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing	
					Instruments with modi- fications in their terms and conditions	Refinancing			
				010	020	030	040		050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>		<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>	
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.249</i>	<i>Annex V.Part 2.249</i>						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V.Part 2.246</i>	<i>Annex V.Part 2.246</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing	
					Instruments with modifications in their terms and conditions	Refinancing			
				010	020	030	040		050
				<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-258</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>		<i>Annex V. Part 2. 256(b), 261</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.34, Part 2. 118, 240-245, 251-255</i>	<i>Annex V. Part 2. 256, 259-262</i>	<i>Annex V. Part 2.241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>Annex V. Part 2. 256(b), 261</i>	
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V.Part 2.247</i>						
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V.Part 2.2, 3</i>	<i>Annex V.Part 2.2, 3</i>						
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>						
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						

			Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
			060	070	080	090	100	110
		References National GAAP based on BAD	References National GAAP compatible IFRS					
			Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
			Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	CRR art 4(95); Annex V. Part 2. 264(a)	Annex V. Part 2. 231, 252(a), 263
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
070	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)					
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
130	Of which: Small and Medium-sized Enter- prises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
150	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	<i>Annex V.Part 2.249(a)</i>	<i>Annex V.Part 2.249(a)</i>						
181	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>						
182	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
183	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						

			Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					
184	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>					
185	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>					
186	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>					
191	<b>Loans and advances</b>	<i>Annex V. Part 1.32, 44(a)</i>	<i>Annex V. Part 1.32, 44(a)</i>					
192	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>					
193	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
900	Of which: Small and Medium-sized Enter- prises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
				Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	CRR art 4(95); Annex V. Part 2. 264(a)	Annex V. Part 2. 231, 252(a), 263
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)						
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	Annex V.Part 2.249(b)	Annex V.Part 2.249(b)						

			Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					
211	Debt securities	<i>Annex V. Part 1.31, 44(b)</i>	<i>Annex V. Part 1.31, 44(b)</i>					
212	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>					
213	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>					
214	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>					
215	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>					
216	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>					

			Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
			060	070	080	090	100	110
			<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					
221	Loans and advances	<i>Annex V. Part 1.32, 44(a)</i>	<i>Annex V. Part 1.32, 44(a)</i>					
222	Central banks	<i>Annex V. Part 1.42(a)</i>	<i>Annex V. Part 1.42(a)</i>					
223	General governments	<i>Annex V. Part 1.42(b)</i>	<i>Annex V. Part 1.42(b)</i>					
224	Credit institutions	<i>Annex V. Part 1.42(c)</i>	<i>Annex V. Part 1.42(c)</i>					
225	Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>					
226	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>					

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2. 264(b)	CRR art 4(95); Annex V. Part 2. 264(a)	Annex V. Part 2. 231, 252(a), 263
920	Of which: Small and Medium-sized Enter- prises	SME Art 1 2(a)	SME Art 1 2(a)						
923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						
227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>						
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.249</i>	<i>Annex V.Part 2.249</i>						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V.Part 2.246</i>	<i>Annex V.Part 2.246</i>						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
				Instru- ments with modifi- cations in their terms and conditio- ns	Refi- nancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	
				060	070	080	090	100	110
				<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>
<i>Annex V. Part 2. 259-263</i>	<i>Annex V. Part 2. 241(a), 266</i>	<i>Annex V. Part 2. 241 (b), 265-266</i>	<i>CRR art 178; Annex V. Part 2. 264(b)</i>	<i>CRR art 4(95); Annex V. Part 2. 264(a)</i>	<i>Annex V. Part 2. 231, 252(a), 263</i>				
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V.Part 2.247</i>						
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>						

			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	130	140	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
							Instruments with modifications in their terms and conditions	Refinancing
		References National GAAP based on BAD		Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3					
010	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)					
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
						Instruments with modifications in their terms and conditions	Refinancing		
					120	130	140	150	160
					<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						
080	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
090	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
						Instruments with modifications in their terms and conditions	Refinancing		
					120	130	140	150	160
					<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>						
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						
150	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>						

			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				120	130	140	150	160
		References National GAAP based on BAD		Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
170	Of which: Credit for consumption	Annex V. Part 2.88(a), 234i (b)	Annex V. Part 2.88(a), 234i (b)					
180	<b>DEBT INSTRUMENTS AT COST OR AT AMORTISED COST</b>	Annex V. Part 2.249(a)	Annex V. Part 2.249(a)					
181	<b>Debt securities</b>	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)					
182	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)					
183	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
184	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)					
185	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)					
186	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
191	<b>Loans and advances</b>	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)					
192	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)					
193	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
194	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)					
195	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)					
196	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)					
903	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				120	130	140	150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)					
913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)					
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(b)	Annex V.Part 2.249(b)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
211	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)					
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
221	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)					
222	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)					
223	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)					
224	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)					
225	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)					
226	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)					
923	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)					
227	Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)					
930	Of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87, 234i (a)	Annex V. Part 2.86(a), 87, 234i (a)					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				120	Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						140	Instruments with modifications in their terms and conditions	Refinancing
							150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)					
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.249	Annex V.Part 2.249					
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.246	Annex V.Part 2.246					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions		Refinancing
				120	130	140	150	160
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
				Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V. Part 2. 247					
340	Loan commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 113, 246	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 246					

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			References National GAAP based on BAD	Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
			References National GAAP compatible IFRS	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
005	Cash balances at central banks and other demand deposits	<i>BAD art 13(2); Annex V.Part 2.2, 3</i>	<i>Annex V.Part 2.2, 3</i>				
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>				
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
		References National GAAP based on BAD	References National GAAP compatible IFRS	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
070	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				
080	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
090	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Maximum amount of the collateral or guarantee that can be considered</b> <i>Annex V. Part 2.119</i>			
				<b>Collateral received and financial guarantees received</b>			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				170	175	180	185
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
120	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>				
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>				
150	Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>				
160	Of which: Loans collateralised by residential immovable property	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>	<i>Annex V. Part 2.86(a), 87, 234i (a)</i>				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
Annex V. Part 2. 268		Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268			
Annex V. Part 2. 268		Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268			
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)				
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.249(a)	Annex V.Part 2.249(a)				
181	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)				
182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
191	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				
192	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
193	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				

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				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
900	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				
903	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
197	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
910	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
913	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>				
201	<b>DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249(b)</i>	<i>Annex V.Part 2.249(b)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
211	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>				
212	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
213	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures		
				170	175	180	185
			<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
		<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
221	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>				
222	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>				
223	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>				
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>				
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>				
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures		
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>				
923	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				
227	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
930	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>	<i>Annex V.Part 2.86(a), 87, 234i (a)</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures		
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
933	Of which: Credit for consumption	<i>Annex V.Part 2.88(a), 234i (b)</i>	<i>Annex V.Part 2.88(a), 234i (b)</i>				
231	<b>DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT</b>	<i>Annex V.Part 2.249</i>	<i>Annex V.Part 2.249</i>				
330	<b>DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING</b>	<i>Annex V.Part 2.246</i>	<i>Annex V.Part 2.246</i>				

				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures	
				170	175	180	185
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
				<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V.Part 2.247</i>				
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246</i>				

▼ **M11**20. **Geographical breakdown**20.1 **Geographical breakdown of assets by location of the activities**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27-28</i>	
				<b>Domestic activities</b>	<b>Non- domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
010	<b>Cash, cash balances at central banks and other demand deposits</b>	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
040	Other demand deposits	<i>Annex V.Part 2.3</i>	<i>Annex V.Part 2.3</i>		
050	<b>Financial assets held for trading</b>		<i>IFRS 9. Appendix A</i>		
060	Derivatives		<i>IFRS 9. Appendix A</i>		
070	Equity instruments		<i>IAS 32.11</i>		
080	Debt securities		<i>Annex V.Part 1.31</i>		
090	Loans and advances		<i>Annex V.Part 1.32</i>		
091	<b>Trading financial assets</b>	<i>BAD Article 32-33; Annex V.Part 1.17</i>			
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.17, 27</i>			
093	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
094	Debt securities	<i>Annex V.Part 1.31</i>			
095	Loans and advances	<i>Annex V.Part 1.32</i>			
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>		
097	Equity instruments		<i>IAS 32.11</i>		
098	Debt securities		<i>Annex V.Part 1.31</i>		

▼ **M11**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27-28</i>	
				<b>Domestic activities</b>	<b>Non- domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
099	Loans and advances		<i>Annex V.Part 1.32</i>		
100	<b>Financial assets designated at fair value through profit or loss</b>		<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>		
110	Equity instruments				
120	Debt securities	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
130	Loans and advances	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>		
141	<b>Financial assets at fair value through other comprehensive income</b>		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>		
142	Equity instruments		<i>IAS 32.11</i>		
143	Debt securities		<i>Annex V.Part 1.31</i>		
144	Loans and advances		<i>Annex V.Part 1.32</i>		
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	<i>BAD art 36(2)</i>			
172	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
173	Debt securities	<i>Annex V.Part 1.31</i>			
174	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>			
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	<i>Accounting Directive art 8(1)(a), (8)</i>			
176	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27-28</i>	
				<b>Domestic activities</b>	<b>Non- domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
177	Debt securities	<i>Annex V.Part 1.31</i>			
178	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>			
181	<b>Financial assets at amortised cost</b>		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>		
182	Debt securities		<i>Annex V.Part 1.31</i>		
183	Loans and advances		<i>Annex V.Part 1.32</i>		
231	<b>Non-trading non-derivative financial assets measured at a cost-based method</b>	<i>BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19</i>			
330	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
232	Debt securities	<i>Annex V.Part 1.31</i>			
233	Loans and advances	<i>Annex V.Part 1.32</i>			
234	<b>Other non-trading non-de- rivative financial assets</b>	<i>BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20</i>			
235	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>			
236	Debt securities	<i>Annex V.Part 1.31</i>			
237	Loans and advances	<i>Annex V.Part 1.32</i>			
240	<b>Derivatives – Hedge accounting</b>	<i>Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22</i>	<i>IFRS 9.6.2.1; Annex V.Part 1.22</i>		

## ▼ M11

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non- domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
260	Tangible assets	BAD art 4.Assets(10)			
270	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
280	Investments in subsidiaries, joint ventures and associates	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		
290	Tax assets		IAS 1.54(n-o)		
300	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
310	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
315	(-) Haircuts for trading assets valued at fair value	Annex V Part 1.29			
320	ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non- domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6		

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27-28</i>	
				<b>Domestic activities</b>	<b>Non- domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
020	Derivatives		<i>IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)</i>		
030	Short positions		<i>IFRS 9.BA7(b)</i>		
040	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
050	Debt securities issued		<i>Annex V.Part 1.37</i>		
060	Other financial liabilities		<i>Annex V.Part 1.38-41</i>		
061	<b>Trading financial liabilities</b>	<i>Accounting Directive art 8(1)(a),(3),(6)</i>			
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.25</i>			
063	Short positions				
064	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>			
065	Debt securities issued	<i>Annex V.Part 1.37</i>			
066	Other financial liabilities	<i>Annex V.Part 1.38-41</i>			
070	<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>		
080	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>		
090	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>		
100	Other financial liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>		
110	<b>Financial liabilities measured at amortised cost</b>		<i>IFRS 7.8(g); IFRS 9.4.2.1</i>		

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount <i>Annex V.Part 1.27-28</i>	
				Domestic activities	Non- domestic activities
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
120	Deposits		<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
130	Debt securities issued		<i>Annex V.Part 1.37</i>		
140	Other financial liabilities		<i>Annex V.Part 1.38-41</i>		
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>Accounting Directive art 8(3)</i>			
142	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>			
143	Debt securities issued	<i>Annex V.Part 1.37</i>			
144	Other financial liabilities	<i>Annex V.Part 1.38-41</i>			
150	<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>		
160	<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>		
170	<b>Provisions</b>	<i>BAD art 4.Liabil- ities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>		
180	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>		
190	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>		
200	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>	<i>Annex V.Part 2.13</i>		
210	<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>		

## ▼ M11

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Carrying amount</b> <i>Annex V.Part 1.27-28</i>	
				<b>Domestic activities</b>	<b>Non-domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
215	<b>Haircuts for trading liabilities valued at fair value</b>	<i>Annex V Part 1.29</i>			
220	<b>LIABILITIES</b>		<i>IAS 1.9(b); IG 6</i>		

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>	
				<b>Domestic activities</b>	<b>Non-domestic activities</b>
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
010	<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>		
020	<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>		
030	<b>(Expenses on share capital repayable on demand)</b>		<i>IFRIC 2.11</i>		
040	<b>Dividend income</b>	<i>BAD art 27.Vertical layout(3); Annex V.Part 2.40</i>	<i>Annex V.Part 2.40</i>		
050	<b>Fee and commission income</b>	<i>BAD art 27.Vertical layout(4)</i>	<i>IFRS 7.20(c)</i>		
060	<b>(Fee and commission expenses)</b>	<i>BAD art 27.Vertical layout(5)</i>	<i>IFRS 7.20(c)</i>		
070	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<i>BAD art 27.Vertical layout(6)</i>	<i>Annex V.Part 2.45</i>		
080	<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>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
083	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss		<i>IFRS 9.5.7.1</i>		
085	Gains or (-) losses on trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>			
090	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44</i>		
095	Gains or (-) losses on non-trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>			
100	Gains or (-) losses from hedge accounting, net	<i>Accounting Directive art 8(1)(a), (6), (8)</i>	<i>Annex V.Part 2.47-48</i>		
110	Exchange differences [gain or (-) loss], net	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
120	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56</i>			
130	Gains or (-) losses on derecognition of non financial assets, net		<i>IAS 1.34</i>		
140	Other operating income	<i>BAD art 27.Vertical layout(7); Annex V.Part 2.314-316</i>	<i>Annex V.Part 2.314-316</i>		
150	(Other operating expenses)	<i>BAD art 27.Vertical layout(10); Annex V.Part 2.314-316</i>	<i>Annex V.Part 2.314-316</i>		
155	<b>TOTAL OPERATING INCOME, NET</b>				
160	(Administrative expenses)	<i>BAD art 27.Vertical layout(8)</i>			

▼ **M11**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
170	(Depreciation)		<i>IAS 1.102, 104</i>		
171	Modification gains or (-) losses, net		<i>IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49</i>		
175	(Increases or (-) decreases of the fund for general banking risks, net)	<i>BAD art 38.2</i>			
180	(Provisions or (-) reversal of provisions)		<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>		
190	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	<i>BAD art 35-37, Annex V.Part 2.52, 53</i>	<i>IFRS 7.20(a)(viii); Annex V Part 2.51, 53</i>		
200	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 28.40-43</i>		
210	(Impairment or (-) reversal of impairment on non-financial assets)		<i>IAS 36.126(a)(b)</i>		
220	Negative goodwill recognised in profit or loss	<i>Accounting Directive art 24(3)(f)</i>	<i>IFRS 3.Appendix B64(n)(i)</i>		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>Annex V.Part 2.54</i>		
240	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		<i>IFRS 5.37; Annex V.Part 2.55</i>		
250	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
260	(Tax expense or (-) income related to profit or loss from continuing operations)	<i>BAD art 27.Vertical layout(15)</i>	<i>IAS 1.82(d); IAS 12.77</i>		

▼ **M11**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Domestic activities	Non- domestic activities
				<i>Annex V.Part 2.270</i>	<i>Annex V.Part 2.270</i>
				010	020
270	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPER- ATIONS</b>	<i>BAD art 27.Vertical layout(16)</i>	<i>IAS 1, IG 6</i>		
275	<b>Extraordinary profit or (-) loss after tax</b>	<i>BAD art 27.Vertical layout(21)</i>			
280	<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>		
290	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>BAD art 27.Vertical layout(23)</i>	<i>IAS 1.81A(a)</i>		

## ▼ M11

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

Country of residence of the counterparty: 

		References National GAAP based on BAD	References National GAAP compatible IFRS							Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: forborne	Of which: non-performing			
				Annex V. Part 1.34, Part 2.271, 275	Annex V. Part 1.15(a), 16(a), 17, Part 2.273	Annex V. Part 2.273	Annex V. Part 2.275	Annex V. Part 2.275	CRR art 178; Annex V. Part 2.237 (b)	Annex V. Part 2.274	Annex V. Part 2.274
				010	011	012	022	025	026	031	040
010	Derivatives	CRR Annex II; Annex V.Part 2.272	IFRS 9 Appendix A, Annex V.Part 2.272								
020	Of which: credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)								
030	Of which: other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)								
040	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	IAS 32.11								
050	Of which: credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)								
060	Of which: other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)								
070	Of which: non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)								
080	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)								

## ▼M11

		References National GAAP based on BAD	References National GAAP compatible IFRS							Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: forbor- ne	Of which: non-performing			
									of which: defaulted		
				Annex V. Part 1.34, Part 2.271, 275	Annex V. Part 1.15(a), 16(a), 17, Part 2.273	Annex V. Part 2.273	Annex V. Part 2.275	Annex V. Part 2.275	CRR art 178; Annex V. Part 2.237 (b)	Annex V. Part 2.274	Annex V.Part 2.274
				010	011	012	022	025	026	031	040
090	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)								
100	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)								
110	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)								
120	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)								
130	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)								
140	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)								
150	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)								
160	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)								
170	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)								
180	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)								

## ▼ M11

		References National GAAP based on BAD	References National GAAP compatible IFRS							Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: forborne	Of which: non-performing			
									of which: defaulted		
				Annex V. Part 1.34, Part 2.271, 275	Annex V. Part 1.15(a), 16(a), 17, Part 2.273	Annex V. Part 2.273	Annex V. Part 2.275	Annex V. Part 2.275	CRR art 178; Annex V. Part 2.237 (b)	Annex V. Part 2.274	Annex V.Part 2.274
				010	011	012	022	025	026	031	040
190	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)								
200	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)								
210	Of which: Loans collateralized by commercial immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87								
220	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)								
230	Of which: Loans collateralized by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87								
240	Of which: Credit for consumption	Annex V.Part 2.88(a)	Annex V.Part 2.88(a)								

▼ **M11**

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

Country of residence of the counterparty: 

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>					Provisions for commitments and guarantees given
				Nominal amount	Of which: forborne	Of which: non-performing	of which: defaulted	
				<i>Annex V. Part 2.118, 271</i>	<i>Annex V. Part 2.240-258</i>	<i>Annex V. Part 2.275</i>	<i>CRR art 178; Annex V. Part 2.237(b)</i>	<i>Annex V.Part 2.276</i>
				010	022	025	026	030
010	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116</i>					
020	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114</i>	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116</i>					
030	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115</i>	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116</i>					

▼ **M11**20.6 **Geographical breakdown of liabilities by residence of the counterparty**

Country of residence of the counterparty:

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 1.27-28, 2.271</i>
				010
010	<b>Derivatives</b>	<i>CRR Annex II; Annex V.Part 1.24(a), 25, 26, 44(e), Part 2.272</i>	<i>IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272</i>	
020	Of which: credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>	
030	Of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>	
040	<b>Short positions</b>	<i>Annex V.Part 1.44(d)</i>	<i>IFRS 9.BA7(b); Annex V.Part 1.44(d)</i>	
050	Of which: credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>	
060	Of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>	
070	<b>Deposits</b>	<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>	
080	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>	
090	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>	
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>	
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>	
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>	
130	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>	

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

Country of residence of the counterparty: 

		References	Non-financial corporations <i>Annex V. Part 2.271, 277</i>				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V. Part 1.34, Part 2.275</i>	<i>Annex V. Part 2.273</i>	<i>Annex V. Part 2.275</i>	<i>Annex V. Part 2.274</i>	<i>Annex V. Part 2.274</i>
			010	011	012	021	022
010	A Agriculture, forestry and fishing	<i>NACE Regulation</i>					
020	B Mining and quarrying	<i>NACE Regulation</i>					
030	C Manufacturing	<i>NACE Regulation</i>					
040	D Electricity, gas, steam and air conditioning supply	<i>NACE Regulation</i>					
050	E Water supply	<i>NACE Regulation</i>					
060	F Construction	<i>NACE Regulation</i>					
070	G Wholesale and retail trade	<i>NACE Regulation</i>					
080	H Transport and storage	<i>NACE Regulation</i>					
090	I Accommodation and food service activities	<i>NACE Regulation</i>					
100	J Information and communication	<i>NACE Regulation</i>					
105	K Financial and insurance activities	<i>NACE Regulation</i>					
110	L Real estate activities	<i>NACE Regulation</i>					
120	M Professional, scientific and technical activities	<i>NACE Regulation</i>					

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		<i>References</i>	Non-financial corporations <i>Annex V. Part 2.271, 277</i>				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.34, Part 2.275</i>	<i>Annex V.Part 2.273</i>	<i>Annex V. Part 2.275</i>	<i>Annex V. Part 2.274</i>	<i>Annex V.Part 2.274</i>
			010	011	012	021	022
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>					
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>					
150	<b>P Education</b>	<i>NACE Regulation</i>					
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>					
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>					
180	<b>S Other services</b>	<i>NACE Regulation</i>					
190	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.32</i>					

▼ **M11****21. Tangible and intangible assets: assets subject to operating lease**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V. Part 2.278-279
				010
010	Property plant and equipment		IAS 16.6; IAS 1.54(a)	
020	Revaluation model		IAS 17.49; IAS 16.31, 73(a)(d)	
030	Cost model		IAS 17.49; IAS 16.30, 73(a)(d)	
040	Investment property		IAS 40.IN5; IAS 1.54(b)	
050	Fair value model		IAS 17.49; IAS 40.33-55, 76	
060	Cost model		IAS 17.49; IAS 40.56,79(c)	
070	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8, 118	
080	Revaluation model		IAS 17.49; IAS 38.75-87, 124(a)(ii)	
090	Cost model		IAS 17.49; IAS 38.74	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.280
				BAD art 27.Vertical layout(4), (5)
010	Fee and commission income		Annex V.Part 2.281-284	
020	Securities			
030	Issuances	Annex V.Part 2.284(a)	Annex V.Part 2.284(a)	
040	Transfer orders	Annex V.Part 2.284(b)	Annex V.Part 2.284(b)	
050	Other fee and commission income in relation to securities	Annex V.Part 2.284(c)	Annex V.Part 2.284(c)	
051	Corporate Finance			
052	M&A advisory	Annex V.Part 2.284 (e)	Annex V.Part 2.284 (e)	
053	Treasury services	Annex V.Part 2.284(f)	Annex V.Part 2.284(f)	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
		<i>BAD art 27.Vertical layout(4), (5)</i>	<i>IFRS 7.20(c )</i>	<i>Annex V, Part 2.280</i> 010
054	<i>Other fee and commission income in relation to corporate finance activities</i>	<i>Annex V.Part 2.284(g)</i>	<i>Annex V.Part 2.284(g)</i>	
055	Fee based advice	<i>Annex V.Part 2.284(h)</i>	<i>Annex V.Part 2.284(h)</i>	
060	Clearing and settlement	<i>Annex V.Part 2.284(i)</i>	<i>Annex V.Part 2.284(i)</i>	
070	Asset management	<i>Annex V.Part 2.284(j); 285(a)</i>	<i>Annex V.Part 2.284(j); 285(a)</i>	
080	Custody [by type of customer]	<i>Annex V.Part 2.284(j); 285(b)</i>	<i>Annex V.Part 2.284(j); 285(b)</i>	
090	<i>Collective investment</i>			
100	<i>Other fee and commission income in relation to custody services</i>			
110	Central administrative services for collective investment	<i>Annex V.Part 2.284(j); 285(c)</i>	<i>Annex V.Part 2.284(j); 285(c)</i>	
120	Fiduciary transactions	<i>Annex V.Part 2.284(j); 285(d)</i>	<i>Annex V.Part 2.284(j); 285(d)</i>	
131	Payment services	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
132	<i>Current accounts</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
133	<i>Credit cards</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
134	<i>Debit cards and other card payments</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
135	<i>Transfers and other payment orders</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
136	<i>Other fee and commission income in relation to payment services</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
140	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.284 (l); 285(f)</i>	<i>Annex V.Part 2.284 (l); 285(f)</i>	
150	<i>Collective investment</i>			
160	<i>Insurance products</i>			
170	<i>Other fee and commission income in relation to customer resources distributed but not managed</i>			
180	Structured Finance	<i>Annex V.Part 2.284(n)</i>	<i>Annex V.Part 2.284(n)</i>	

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
		<i>BAD art 27.Vertical layout(4), (5)</i>	<i>IFRS 7.20(c )</i>	<i>Annex V, Part 2.280</i> 010
190	Loan servicing activities	<i>Annex V.Part 2.284(o)</i>	<i>Annex V.Part 2.284(o)</i>	
200	Loan commitments given	<i>Annex V.Part 2.284(p)</i>	<i>IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)</i>	
210	Financial guarantees given	<i>Annex V.Part 2.284(p)</i>	<i>IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)</i>	
211	Loans granted	<i>Annex V.Part 2.284(r)</i>	<i>Annex V.Part 2.284(r)</i>	
213	Foreign exchange	<i>Annex V.Part 2.284(s)</i>	<i>Annex V.Part 2.284(s)</i>	
214	Commodities	<i>Annex V.Part 2.284(t)</i>	<i>Annex V.Part 2.284(t)</i>	
220	Other fee and commission income	<i>Annex V.Part 2.284(u)</i>	<i>Annex V.Part 2.284(u)</i>	
230	<b>(Fee and commission expenses)</b>		<i>Annex V.Part 2.281-284</i>	
235	(Securities)	<i>Annex V.Part 2.284(d)</i>	<i>Annex V.Part 2.284(d)</i>	
240	(Clearing and settlement)	<i>Annex V.Part 2.284(i)</i>	<i>Annex V.Part 2.284(i)</i>	
245	(Asset management)	<i>Annex V.Part 2.284(j); 285(a)</i>	<i>Annex V.Part 2.284(j); 285(a)</i>	
250	(Custody)	<i>Annex V.Part 2.284(j); 285 (b)</i>	<i>Annex V.Part 2.284(j); 285 (b)</i>	
255	(Payment services)	<i>Annex V.Part 2.284(k), 285(e)</i>	<i>Annex V.Part 2.284(k), 285(e)</i>	
256	<i>(of which: Credit, Debit and other Cards)</i>			
260	(Loan servicing activities)	<i>Annex V.Part 2.284(o)</i>	<i>Annex V.Part 2.284(o)</i>	
270	(Loan commitments received)	<i>Annex V.Part 2.284(q)</i>	<i>Annex V.Part 2.284(q)</i>	
280	(Financial guarantees received)	<i>Annex V.Part 2.284(q)</i>	<i>Annex V.Part 2.284(q)</i>	
281	(Externally provided distribution of products)	<i>Annex V.Part 2.284(m)</i>	<i>Annex V.Part 2.284(m)</i>	
282	(Foreign exchange)	<i>Annex V.Part 2.284(s)</i>	<i>Annex V.Part 2.284(s)</i>	
290	(Other fee and commission expenses)	<i>Annex V.Part 2.284(u)</i>	<i>Annex V.Part 2.284(u)</i>	

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## 22.2 Assets involved in the services provided

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Amount of the assets involved in the services provided
				<i>Annex V. Part 2.285(g)</i>
				010
010	<b>Asset management [by type of customer]</b>	<i>Annex V.Part 2.285(a)</i>	<i>Annex V.Part 2.285(a)</i>	
020	Collective investment			
030	Pension funds			
040	Customer portfolios managed on a discretionary basis			
050	Other investment vehicles			
060	<b>Custody assets [by type of customer]</b>	<i>Annex V.Part 2.285(b)</i>	<i>Annex V.Part 2.285(b)</i>	
070	Collective investment			
080	Other			
090	Of which: entrusted to other entities			
100	<b>Central administrative services for collective investment</b>	<i>Annex V.Part 2.285(c)</i>	<i>Annex V.Part 2.285(c)</i>	
110	<b>Fiduciary transactions</b>	<i>Annex V.Part 2.285(d)</i>	<i>Annex V.Part 2.285(d)</i>	
120	<b>Payment services</b>	<i>Annex V.Part 2.285(e)</i>	<i>Annex V.Part 2.285(e)</i>	
130	<b>Customer resources distributed but not managed [by type of product]</b>	<i>Annex V.Part 2.285(f)</i>	<i>Annex V.Part 2.285(f)</i>	
140	Collective investment			
150	Insurance products			
160	Other			

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23. **Loans and advances: additional information**23.1 **Loans and advances: Number of instruments**

				Number of instruments (Annex V.Part 2.320)				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	
		References National GAAP based on BAD	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	
			0010	0020	0030	0040	0050	
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319					
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

				Number of instruments (Annex V.Part 2.320)				
					of which: Exposures with forbearance measures	Performing		
							of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0080	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321					
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0150	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319; 322	Annex V.Part 1.32, 44(a), Part 2.319; 322					

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				Number of instruments (Annex V.Part 2.320)				
					of which: Exposures with forbearance measures	Performing		
							of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

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			Number of instruments (Annex V.Part 2.320)			
			Non Performing			
					Unlikely to pay that are not past due or past due ≤ 90 days	
						of which: Exposures with forbearance measures
		References National GAAP compatible IFRS	Annex V, Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
		References National GAAP based on BAD	Annex V, Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
			0060	0070	0080	0090
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319			
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)			
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)			
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix			

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			References National GAAP compatible IFRS	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0080	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321				
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319; 322	Annex V.Part 1.32, 44(a), Part 2.319; 322				

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			References National GAAP compatible IFRS	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

				Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

				Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0080	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321				
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319; 322	Annex V.Part 1.32, 44(a), Part 2.319; 322				

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			References National GAAP compatible IFRS	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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			References National GAAP compatible IFRS	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0080	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321				
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Loans and advances in litigation status	Annex V.Part 1.32, 44(a), Part 2.319; 322	Annex V.Part 1.32, 44(a), Part 2.319; 322				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Number of instruments (Annex V.Part 2.320)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				

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

				Gross carrying amount (Annex V.Part 1.34)				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2 259-261
				0010	0020	0030	0040	0050
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319					
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319					

				Gross carrying amount (Annex V.Part 1.34)				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0150	Loans and advances in pre-litigation status	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321					
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
				Annex V.Part 1.32	of which: Exposures with forbearance measures	Performing		
						Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0220	<b>Loans and advances in litigation status</b>	Annex V.Part 1.32, 44(a), Part 2.319, 322	Annex V.Part 1.32, 44(a), Part 2.319, 322					
0230	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					

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				Gross carrying amount (Annex V.Part 1.34)				
					of which: Exposures with forbearance measures	Performing		
							of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0250	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0270	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0290	Unsecured loans and advances without guar- antees	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323					
0300	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0310	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
				Annex V.Part 1.32	of which: Exposures with forbearance measures	Performing		
						Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0350	<b>Loans and advances with an accumulated coverage ratio &gt; 90 %</b>	Annex V.Part 1.32, 44(a), Part 2.319, 324	Annex V.Part 1.32, 44(a), Part 2.319, 324					
0360	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0380	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0400	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days		
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References National GAAP based on BAD	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	
			Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	
			0060	0070	0080	0090	
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days		
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
					Annex V. Part 2. 213-216, 226-239		Annex V. Part 2.222, 235-236, 256, 259-262
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	<b>Loans and advances in pre-litigation status</b>	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0220	<b>Loans and advances in litigation status</b>	Annex V.Part 1.32, 44(a), Part 2.319, 322	Annex V.Part 1.32, 44(a), Part 2.319, 322				
0230	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0250	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0270	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0290	<b>Unsecured loans and advances without guar- antees</b>	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323				
0300	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0310	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due ≤ 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0350	<b>Loans and advances with an accumulated coverage ratio &gt; 90 %</b>	Annex V.Part 1.32, 44(a), Part 2.319, 324	Annex V.Part 1.32, 44(a), Part 2.319, 324				
0360	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0380	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0400	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319				

				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	<b>Loans and advances in pre-litigation status</b>	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				

			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0220	<b>Loans and advances in litigation status</b>	Annex V.Part 1.32, 44(a), Part 2.319, 322	Annex V.Part 1.32, 44(a), Part 2.319, 322				
0230	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				

				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0250	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0270	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0290	<b>Unsecured loans and advances without guar- antees</b>	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323				
0300	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0310	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0350	<b>Loans and advances with an accumulated coverage ratio &gt; 90 %</b>	Annex V.Part 1.32, 44(a), Part 2.319, 324	Annex V.Part 1.32, 44(a), Part 2.319, 324				
0360	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0380	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0400	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Gross carrying amount</b> <i>(Annex V.Part 1.34)</i>			
				<b>Non Performing</b>			
				<b>Past due &gt; 90 days</b>			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0010	<b>Loans and advances</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>				
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0080	<b>Loans and advances at cost or at amortised cost</b>	<i>Annex V.Part 1.32, 44(a), Part 2.233 (a), 319</i>	<i>Annex V.Part 1.32, 44(a), Part 2.233 (a), 319</i>				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Gross carrying amount</b> <i>(Annex V.Part 1.34)</i>			
				<b>Non Performing</b>			
				<b>Past due &gt; 90 days</b>			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0090	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0100	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0110	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0130	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0150	<b>Loans and advances in pre-litigation status</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 321</i>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 321</i>				
0160	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0220	<b>Loans and advances in litigation status</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 322</i>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 322</i>				
0230	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0240	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Gross carrying amount</b> <i>(Annex V.Part 1.34)</i>			
				<b>Non Performing</b>			
				<b>Past due &gt; 90 days</b>			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0250	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0270	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0290	<b>Unsecured loans and advances without guarantees</b>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 323</i>	<i>Annex V.Part 1.32, 44(a), Part 2.319, 323</i>				
0300	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0310	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0330	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0350	<b>Loans and advances with an accumulated coverage ratio &gt; 90 %</b>	Annex V.Part 1.32, 44(a), Part 2.319, 324	Annex V.Part 1.32, 44(a), Part 2.319, 324				
0360	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0380	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0400	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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

			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
					of which: Exposures with forbearance measures	Performing		
							of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0010	Loans and advances collateralised by immovable property	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319					
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0040	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)					
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					

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				Gross carrying amount (Annex V.Part 1.34)				
					of which: Exposures with forbearance measures	Performing		
							of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0080	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)					
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0120	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)					
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
				Annex V.Part 1.32	of which: Exposures with forbearance measures	Performing		
						Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0160	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0170	<b>Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)					
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					
0200	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325					

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0010	Loans and advances collateralised by immovable property	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319				
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0040	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)				
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due ≤ 90 days	
							of which: Exposures with forbearance measures
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0080	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0090	<b>Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)				
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0120	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0130	<b>Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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			References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
					Unlikely to pay that are not past due or past due ≤ 90 days		
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
					Annex V. Part 2. 213-216, 226-239		Annex V. Part 2.222, 235-236
		References National GAAP based on BAD			Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236
					0060	0070	0080
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0160	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0170	<b>Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0200	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0010	Loans and advances collateralised by immovable property	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319				
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0040	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)				
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0080	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0090	<b>Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)				
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0120	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0130	<b>Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

				Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0160	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0170	<b>Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0200	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0010	<b>Loans and advances collateralised by immovable property</b>	<i>Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319</i>	<i>Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319</i>				
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>	<i>Annex V.Part 2.239x, 325</i>				
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>	<i>Annex V.Part 2.239x, 325</i>				
0040	Of which: Loans with a LTV higher than 100 %	<i>Annex V.Part 2.239x, 325</i>	<i>Annex V.Part 2.239x, 325</i>				
0050	<b>Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property</b>	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)</i>	<i>Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)</i>				
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	<i>Annex V.Part 2.239x, 325</i>	<i>Annex V.Part 2.239x, 325</i>				
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	<i>Annex V.Part 2.239x, 325</i>	<i>Annex V.Part 2.239x, 325</i>				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0080	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0090	<b>Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)				
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0120	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0130	<b>Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0160	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0170	<b>Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property</b>	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)				
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				
0200	Of which: Loans with a LTV higher than 100 %	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325				

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261				
Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261				
0010	0020	0030	0040	0050				
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319					
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

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			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)				
				Annex V. Part 1.32	of which: Exposures with forbearance measures	Performing		
						Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
		References National GAAP based on BAD		Annex V. Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0080	Loans and advances at cost or at amortised cost	Annex V. Part 1.32, 44(a), Part 2.233 (a), 319	Annex V. Part 1.32, 44(a), Part 2.233 (a), 319					
0090	of which: Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)					
0100	of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87	Annex V. Part 2.86(a), 87					
0110	of which: Non-financial corporations – SMEs	Annex V. Part 1.42(e), SME Art 1 2(a)	Annex V. Part 1.42(e), SME Art 1 2(a)					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix					
0130	of which: Non-financial corporations – other than SMEs	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix					
0150	Unsecured loans and advances without guar- antees	Annex V. Part 1.32, 44(a), Part 2.319, 323	Annex V. Part 1.32, 44(a), Part 2.319, 323					

			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)				
				Performing				
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V. Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
		References National GAAP based on BAD		Annex V. Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0160	of which: Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)					
0170	of which: Non-financial corporations – SMEs	Annex V. Part 1.42(e), SME Art 1 2(a)	Annex V. Part 1.42(e), SME Art 1 2(a)					
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix					
0190	of which: Non-financial corporations – other than SMEs	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix					

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			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
						of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

			References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
						Unlikely to pay that are not past due or past due ≤ 90 days	
						of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
		References National GAAP based on BAD		Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0080	Loans and advances at cost or at amortised cost	Annex V. Part 1.32, 44(a), Part 2.233 (a), 319	Annex V. Part 1.32, 44(a), Part 2.233 (a), 319				
0090	of which: Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87	Annex V. Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V. Part 1.42(e), SME Art 1 2(a)	Annex V. Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V. Part 2.239ix	Annex V. Part 2.239ix				
0150	Unsecured loans and advances without guarantees	Annex V. Part 1.32, 44(a), Part 2.319, 323	Annex V. Part 1.32, 44(a), Part 2.319, 323				

				Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0170	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0190	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

			References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
					Non Performing			
					Past due > 90 days			
						of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
					Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
					Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319					
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0100	0110	0120	0130	
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319				
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Unsecured loans and advances without guar- antees	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0100	0110	0120	0130	
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0170	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0190	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years ≤2 years	Past due > 2 years ≤5 years	Past due > 5 years ≤7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
						0140	0150
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0080	Loans and advances at cost or at amortised cost	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319				
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Unsecured loans and advances without guarantees	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323				

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk</b> <i>(Annex V. Part 2.69-71)</i>			
				<b>Non Performing</b>			
				<b>Past due &gt; 90 days</b>			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0140	0150	0160	0170
0160	of which: Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>				
0170	of which: Non-financial corporations – SMEs	<i>Annex V. Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V. Part 1.42(e), SME Art 1 2(a)</i>				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>				
0190	of which: Non-financial corporations – other than SMEs	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>				

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

			References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174				
				Annex V.Part 1.32	of which: Exposures with forbearance measures Annex V. Part 2. 256, 259-263	Performing		
						Annex V. Part 2. 213-216, 226-239	of which: Past due > 30 days <= 90 days Annex V. Part 2. 222, 235	of which: Exposures with forbearance measures Annex V. Part 2. 259-261
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0010	Financial guarantees received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326					
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0080	Collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326					

				Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326					
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					

				Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174				
					Performing			
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87					
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix					
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327					
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327					

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			Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
			of which: Exposures with forbearance measures			of which: Exposures with forbearance measures
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2. 213-216, 226-239</i>	<i>Annex V. Part 2.256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>
	<i>References National GAAP based on BAD</i>		<i>Annex V. Part 2. 213-216, 226-232</i>	<i>Annex V. Part 2.256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>
			0060	0070	0080	0090
0010	<b>Financial guarantees received on loans and advances</b>	<i>Annex V.Part 2.319, 326</i>	<i>Annex V.Part 2.319, 326</i>			
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>			
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>			
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>			
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>			
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>			
0080	<b>Collateral received on loans and advances</b>	<i>Annex V.Part 2.319, 326</i>	<i>Annex V.Part 2.319, 326</i>			

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				

			References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
							of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				

			References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130
0010	Financial guarantees received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0080	Collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				

			References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		0100	0110	0120	0130
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	<b>Immovable property collateral received on loans and advances</b>	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				

				Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
		References National GAAP based on BAD	References National GAAP compatible IFRS	0100	0110	0120	0130
0170	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0180	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0200	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0220	<b>Memorandum item: Collateral received on loans and advances – uncapped amounts</b>	<i>Annex V.Part 2.319, 326, 327</i>	<i>Annex V.Part 2.319, 326, 327</i>				
0230	of which: Immovable property collateral	<i>Annex V.Part 2.319, 326, 327</i>	<i>Annex V.Part 2.319, 326, 327</i>				

		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0010	Financial guarantees received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0080	Collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				

		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	<b>Immovable property collateral received on loans and advances</b>	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0220	<b>Memorandum item: Collateral received on loans and advances – uncapped amounts</b>	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				

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

			References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated partial write-offs (Annex V.Part 2.72, 74)				
						Performing			
						of which: Exposures with forbearance measures		of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearance measures
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261		
			Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261		
			0010	0020	0030	0040	0050		
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319						
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87						
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)						
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix						
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix						

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			Accumulated partial write-offs (Annex V.Part 2.72, 74)			
			Non Performing			
					Unlikely to pay that are not past due or past due ≤ 90 days	
						of which: Exposures with forbearance measures
		References National GAAP compatible IFRS	Annex V, Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
		References National GAAP based on BAD	Annex V, Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
			0060	0070	0080	0090
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319			
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87			
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)			
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix			

				Accumulated partial write-offs (Annex V.Part 2.72, 74)			
				Non Performing			
				Past due > 90 days			
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
		References National GAAP based on BAD	References National GAAP compatible IFRS	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236, 256, 259-262</i>	<i>Annex V. Part 2.222, 235-236</i>	<i>Annex V. Part 2.222, 235-236</i>
				0100	0110	0120	0130
0010	Loans and advances	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>	<i>Annex V.Part 1.32, 44(a), Part 2.319</i>				
0020	of which: Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>				
0030	of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>	<i>Annex V.Part 2.86(a), 87</i>				
0040	of which: Non-financial corporations – SMEs	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>	<i>Annex V.Part 1.42(e), SME Art 1 2(a)</i>				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				
0060	of which: Non-financial corporations – other than SMEs	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	<i>Annex V.Part 2.239ix</i>	<i>Annex V.Part 2.239ix</i>				

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			References National GAAP compatible IFRS	Accumulated partial write-offs (Annex V.Part 2.72, 74)			
				Non Performing			
				Past due > 90 days			
				Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0140	0150	0160	0170
0010	Loans and advances	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix				

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24. Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year24.1 Loans and advances: Inflows and outflows of non-performing exposures

				Gross Carrying amount <i>(Annex V. Part 1.34)</i>						
				Non-performing exposures – loans and advances						
				of which: Households			of which: Non-financial corporations			
					of which: Loans collat- eralised by residential immovable property			of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.32, 34, Part 2. 213-216, 223-239</i>	<i>Annex V. Part 1. 42(f), 44(a)</i>	<i>Annex V. Part 2.86(a), 87</i>	<i>Annex V. Part 1. 42(e), 44(a)</i>	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a), Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>	
		<i>References National GAAP based on BAD</i>	<i>Annex V. Part 1.32, 34, Part 2. 213-216, 223-239</i>	<i>Annex V. Part 1. 42(f), 44(a)</i>	<i>Annex V. Part 2.86(a), 87</i>	<i>Annex V. Part 1. 42(e), 44(a)</i>	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a), Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>	
			0010	0020	0030	0040	0050	0060	0070	
0010	Opening balance	<i>Annex V.Part 2.328</i>	<i>Annex V.Part 2.328</i>							
0020	Inflows	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>							
0030	Inflow due to reclassification from performing not forborne	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>							
0040	Inflow due to reclassification from performing forborne	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>	<i>Annex V.Part 2.239ii, 239iii, 239vi, 329</i>							

				Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	Annex V.Part 2.239ii, 239iii, 239vi, 329(b)	Annex V.Part 2.239ii, 239iii, 239vi, 329(b)							
0060	Inflow due to purchase of exposures	Annex V.Part 2.239ii, 239iii, 239vi, 329	Annex V.Part 2.239ii, 239iii, 239vi, 329							
0070	Inflow due to accrued interest	Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)	Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)							
0080	Inflow due to other reasons	Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)	Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)							

			References National GAAP compatible IFRS	Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP based on BAD		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0090	Of which: Inflow more than once	Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)	Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)							
0100	Of which: Inflow of exposures granted in the past 24 months	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0110	Of which: Inflow of exposures granted during the period	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0120	<b>Outflows</b>	Annex V.Part 2.239iii-239v, 331, 332	Annex V.Part 2.239iii-239v, 331, 332							
0130	Outflow due to reclassification as performing not forborne	Annex V.Part 2.239iii- 239v(a), 331, 332	Annex V.Part 2.239iii- 239v(a), 331, 332							

				Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP compatible IFRS		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
		References National GAAP based on BAD		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0140	Outflow due to reclassification as performing forborne	Annex V.Part 2.239iii-239v(a), 331, 332	Annex V.Part 2.239iii-239v(a), 331, 332							
0150	Outflow due to partial or total loan repayment	Annex V.Part 2.239iii-239v(b), 331, 332	Annex V.Part 2.239iii-239v(b), 331, 332							
0160	Outflow due to collateral liquidations	Annex V.Part 2.239iii-239v(c), 331, 332	Annex V.Part 2.239iii-239v(c), 331, 332							
0170	Net cumulated recoveries from collateral liquidation	Annex V.Part 2.333	Annex V.Part 2.333							
0180	of which: Write-offs in the context of collateral liquidations	Annex V.Part 2.239iii-239v(c)	Annex V.Part 2.239iii-239v(c)							

			References National GAAP compatible IFRS	Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP based on BAD		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0190	Outflow due to taking possession of collateral	Annex V.Part 2.239iii-239v(d), 331, 332	Annex V.Part 2.239iii-239v(d), 331, 332							
0200	Net cumulated recoveries from taking possession of collateral	Annex V.Part 2.333	Annex V.Part 2.333							
0210	of which: Write-offs in the context of taking possession of collateral	Annex V.Part 2.239iii-239v(d)	Annex V.Part 2.239iii-239v(d)							
0220	Outflow due to sale of instruments	Annex V.Part 2.239iii-239v(e), 331, 332	Annex V.Part 2.239iii-239v(e), 331, 332							
0230	Net cumulated recoveries from sale of instruments	Annex V.Part 2.333	Annex V.Part 2.333							

				Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP compatible IFRS		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
		References National GAAP based on BAD		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0240	of which: Write-offs in the context of sale of instruments	Annex V.Part 2.239iii- 239v(e)	Annex V.Part 2.239iii- 239v(e)							
0250	Outflow due to risk transfers	Annex V.Part 2.239iii- 239v(f), 331, 332	Annex V.Part 2.239iii- 239v(f), 331, 332							
0260	Net cumulated recoveries from risk transfers	Annex V.Part 2.333	Annex V.Part 2.333							
0270	of which: Write-offs in the context of risk transfers	Annex V.Part 2.239iii- 239v(f)	Annex V.Part 2.239iii- 239v(f)							
0280	Outflow due to write-offs	Annex V.Part 2.239iii- 239v(g), 331, 332	Annex V.Part 2.239iii- 239v(g), 331, 332							
0290	Outflow due to reclassification as held for sale	Annex V.Part 2.239iii- 239vi, 331, 332	Annex V.Part 2.239iii- 239vi, 331, 332							

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				Gross Carrying amount (Annex V. Part 1.34)						
				Non-performing exposures – loans and advances						
					of which: Households		of which: Non-financial corporations			
						of which: Loans collat- eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
									of which: Commercial Real Estate (CRE) loans	
		References National GAAP compatible IFRS		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
		References National GAAP based on BAD		Annex V. Part 1.32, 34, Part 2. 213-216, 223-239	Annex V. Part 1. 42(f), 44(a)	Annex V. Part 2.86(a), 87	Annex V. Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V. Part 2.239ix	Annex V. Part 2.239ix
				0010	0020	0030	0040	0050	0060	0070
0300	Outflow due to other reasons	Annex V.Part 2.239iii- 239v(h), 331, 332	Annex V.Part 2.239iii- 239v(h), 331, 332							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	Annex V.Part 2.334	Annex V.Part 2.334							
0320	Closing balance	Annex V.Part 2.328	Annex V.Part 2.328							

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

				Accumulated impairment and accumulated negative changes in fair value due to credit risk						
				Non-performing exposures – loans and advances						
				of which: Households		of which: Non-financial corporations				
						of which: SMEs			of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	
				of which: Loans collateralised by residential immovable property		of which: Commercial Real Estate (CRE) loans				
Annex V, Part 1.32, Part 2.69-71, 213-216, 223-239	Annex V, Part 1. 42(f), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix				
Annex V, Part 1.32, Part 2.69-71, 213-216, 223-239	Annex V, Part 1. 42(f), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0010	0020	0030	0040	0050	0060	0070				
0010	Opening balance	Annex V.Part 2.335	Annex V.Part 2.335							
0020	Increases during the period	Annex V.Part 2.336	Annex V.Part 2.336							
0030	Of which: impairments against interest accrued	Annex V.Part 2.337	Annex V.Part 2.337							
0040	Decreases during the period	Annex V.Part 2.338	Annex V.Part 2.338							
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	Annex V.Part 2.339(a)	Annex V.Part 2.339(a)							
0060	Of which: Release of allowances due to unwinding process	Annex V.Part 2.339(b)	Annex V.Part 2.339(b)							
0070	Closing balance	Annex V.Part 2.335	Annex V.Part 2.335							

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

				Gross Carrying amount						
				Non-performing exposures – Loans and advances						
				of which: Households		of which: Non-financial corporations				
						Of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs		
				of which: Loans collateralised by residential immovable property		Of which: Commercial Real Estate (CRE) loans to SMEs				
Annex V, Part 1.32, 34, Part 2. 213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix				
Annex V, Part 1.32, 34, Part 2. 213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1. 42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0010	0020	0030	0040	0050	0060	0070				
0010	Write-offs during the period	Annex V.Part 2.340	Annex V.Part 2.340							
0020	Of which: Debt forgiveness	Annex V.Part 2.340	Annex V.Part 2.340							

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25. Collateral obtained by taking possession and execution processes

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

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			
						Vintage: Recognition in balance sheet for			
						<= 2 years			
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.343	Annex V. Part 2. 69-71, 343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348
				Annex V. Part 1.34, Part 2.343	Annex V. Part 1.34, Part 2.343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348
				0010	0020	0030	0040	0050	0060
0010	Opening balance	Annex V.Part 2.341, 342	Annex V.Part 2.341, 342						
0020	Inflows of collateral during the period	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0030	Inflow due to new collateral obtained by taking possession	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0040	Inflow due to positive changes in value	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0050	Outflows of collateral during the period	Annex V.Part 2.346, 349	Annex V.Part 2.346, 349						
0060	Outflow for which cash was collected	Annex V.Part 2.347, 349	Annex V.Part 2.347, 349						

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				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)		Vintage: Recognition in balance sheet for	
								<= 2 years	
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 2.69-71, 343</i>	<i>Annex V, Part 2.175, 175i, 344</i>	<i>Annex V, Part 1.27, Part 2.175</i>	<i>Annex V, Part 2.175, 175i, 348</i>	<i>Annex V, Part 1.27, Part 2.175, 348</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 2.175, 175i, 344</i>	<i>Annex V, Part 1.27, Part 2.175</i>	<i>Annex V, Part 2.175, 175i, 348</i>	<i>Annex V, Part 1.27, Part 2.175, 348</i>
				0010	0020	0030	0040	0050	0060
0070	Cash collected net of costs	<i>Annex V, Part 2.347</i>	<i>Annex V, Part 2.347</i>						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	<i>Annex V, Part 2.347</i>	<i>Annex V, Part 2.347</i>						
0090	Outflow with replacement by financial instrument	<i>Annex V, Part 2.346, 349</i>	<i>Annex V, Part 2.346, 349</i>						
0100	Financing granted	<i>Annex V, Part 2.347</i>	<i>Annex V, Part 2.347</i>						
0110	Outflow due to negative changes in value	<i>Annex V, Part 2.346, 349</i>	<i>Annex V, Part 2.346, 349</i>						
0120	Closing balance	<i>Annex V, Part 2.341, 342</i>	<i>Annex V, Part 2.341, 342</i>						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)					
				Vintage: Recognition in balance sheet for				Of which: Non-current assets held-for-sale	
				> 2 years <= 5 years		> 5 years			
				Value at initial recog-nition	Carrying amount	Value at initial recog-nition	Carrying amount	Value at initial recog-nition	Carrying amount
				Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	IFRS 5.6, Annex V. Part 2.175, 175i, 344	IFRS 5.6, Annex V. Part 1.27, Part 2.175
				Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 352	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175
							0070	0080	0090
0010	Opening balance	Annex V.Part 2.341, 342	Annex V.Part 2.341, 342						
0020	Inflows of collateral during the period	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0030	Inflow due to new collateral obtained by taking possession	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0040	Inflow due to positive changes in value	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349						
0050	Outflows of collateral during the period	Annex V.Part 2.346, 349	Annex V.Part 2.346, 349						
0060	Outflow for which cash was collected	Annex V.Part 2.347, 349	Annex V.Part 2.347, 349						

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				Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)					
				Vintage: Recognition in balance sheet for				Of which: Non-current assets held-for-sale	
				> 2 years <= 5 years		> 5 years		Value at initial recognition	Carrying amount
				Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount		
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>IFRS 5.6, Annex V. Part 2.175, 175i, 344</i>	<i>IFRS 5.6, Annex V. Part 1.27, Part 2.175</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 352</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175i, 344</i>	<i>Annex V. Part 1.27, Part 2.175</i>
				0070	0080	0090	0100	0110	0120
0070	Cash collected net of costs	<i>Annex V. Part 2.347</i>	<i>Annex V. Part 2.347</i>						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	<i>Annex V. Part 2.347</i>	<i>Annex V. Part 2.347</i>						
0090	Outflow with replacement by financial instrument	<i>Annex V. Part 2.346, 349</i>	<i>Annex V. Part 2.346, 349</i>						
0100	Financing granted	<i>Annex V. Part 2.347</i>	<i>Annex V. Part 2.347</i>						
0110	Outflow due to negative changes in value	<i>Annex V. Part 2.346, 349</i>	<i>Annex V. Part 2.346, 349</i>						
0120	<b>Closing balance</b>	<i>Annex V. Part 2.341, 342</i>	<i>Annex V. Part 2.341, 342</i>						

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## 25.2 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&amp;E): Type of collateral obtained

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)					
						Vintage: Recognition in balance sheet for					
						<= 2 years					
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.343	Annex V. Part 2.69-71, 343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175ii	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348
				Annex V. Part 1.34, Part 2.343	Annex V. Part 1.34, Part 2.343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175ii	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348
				0010	0020	0030	0040	0050	0060	0070	0080
0010	Residential immovable property	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351								
0020	Of which: under construction / development	Annex V. Part 2.350, 352(a)	Annex V. Part 2.350, 352(a)								
0030	Commercial immovable property	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351								
0040	Of which: under construction / development	Annex V. Part 2.350, 352(a)	Annex V. Part 2.350, 352(a)								

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)						
						Vintage: Recognition in balance sheet for						
				<= 2 years								
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	
		References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2.343	Annex V. Part 2.69-71, 343	Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175ii	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348	
Annex V. Part 1.34, Part 2.343	Annex V. Part 1.34, Part 2.343			Annex V. Part 2.175, 175i, 344	Annex V. Part 1.27, Part 2.175	Annex V. Part 2.175, 175ii	Annex V. Part 2.175, 175i, 348	Annex V. Part 1.27, Part 2.175, 348	Annex V. Part 2.175, 175ii, 348			
0010	0020	0030		0040	0050	0060	0070	0080				
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)									
0060	Of which: Land with planning permission for development	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)									
0070	Of which: Land without planning permission for development	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)									
0080	Movable property	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351									

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			Vintage: Recognition in balance sheet for		
									<= 2 years		
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
				<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 2.69-71, 343</i>	<i>Annex V, Part 2.175, 175i, 344</i>	<i>Annex V, Part 1.27, Part 2.175</i>	<i>Annex V, Part 2.175, 175ii</i>	<i>Annex V, Part 2.175, 175i, 348</i>	<i>Annex V, Part 1.27, Part 2.175, 348</i>	<i>Annex V, Part 2.175, 175ii, 348</i>
		<i>References National GAAP compatible IFRS</i>									
		<i>References National GAAP based on BAD</i>									
				<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 1.34, Part 2.343</i>	<i>Annex V, Part 2.175, 175i, 344</i>	<i>Annex V, Part 1.27, Part 2.175</i>	<i>Annex V, Part 2.175, 175ii</i>	<i>Annex V, Part 2.175, 175i, 348</i>	<i>Annex V, Part 1.27, Part 2.175, 348</i>	<i>Annex V, Part 2.175, 175ii, 348</i>
				0010	0020	0030	0040	0050	0060	0070	0080
0090	Equity and debt securities	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0100	Other	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0110	Total	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0120	Number of Collateral obtained by taking possession	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								

				Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
				Vintage: Recognition in balance sheet for						Of which: Non-current assets held-for-sale	
				> 2 years <= 5 years			> 5 years				
				Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>IFRS 5.6, Annex V. Part 2.175, 175i</i>	<i>IFRS 5.6, Annex V. Part 1.27, Part 2.175</i>
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i</i>	<i>Annex V. Part 1.27, Part 2.175</i>
						<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	0090	0100	0110	0120
0010	Residential immovable property	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0020	Of which: under construction / develop- ment	<i>Annex V. Part 2.350, 352(a)</i>	<i>Annex V. Part 2.350, 352(a)</i>								
0030	Commercial immovable property	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0040	Of which: under construction / develop- ment	<i>Annex V. Part 2.350, 352(a)</i>	<i>Annex V. Part 2.350, 352(a)</i>								

				Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
				Vintage: Recognition in balance sheet for						Of which: Non-current assets held-for-sale	
				> 2 years <= 5 years			> 5 years				
				Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>IFRS 5.6, Annex V. Part 2.175, 175i</i>	<i>IFRS 5.6, Annex V. Part 1.27, Part 2.175</i>
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i</i>	<i>Annex V. Part 1.27, Part 2.175</i>
				0090	0100	0110	0120	0130	0140	0150	0160
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	<i>Annex V. Part 2.350, 352(b)</i>	<i>Annex V. Part 2.350, 352(b)</i>								
0060	Of which: Land with planning permission for development	<i>Annex V. Part 2.350, 352(b)</i>	<i>Annex V. Part 2.350, 352(b)</i>								
0070	Of which: Land without planning permission for development	<i>Annex V. Part 2.350, 352(b)</i>	<i>Annex V. Part 2.350, 352(b)</i>								
0080	Movable property	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								

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				Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
				Vintage: Recognition in balance sheet for						Of which: Non-current assets held-for-sale	
				> 2 years <= 5 years			> 5 years				
				Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount	Accumul- ated negative changes	Value at initial recog- nition	Carrying amount
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>IFRS 5.6, Annex V. Part 2.175, 175i</i>	<i>IFRS 5.6, Annex V. Part 1.27, Part 2.175</i>
				<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i, 348</i>	<i>Annex V. Part 1.27, Part 2.175, 348</i>	<i>Annex V. Part 2.175, 175ii, 348</i>	<i>Annex V. Part 2.175, 175i</i>	<i>Annex V. Part 1.27, Part 2.175</i>
						<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	0090	0100	0110	0120
0090	Equity and debt securities	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0100	Other	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0110	Total	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								
0120	Number of Collateral obtained by taking possession	<i>Annex V. Part 2.350, 351</i>	<i>Annex V. Part 2.350, 351</i>								

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

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

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

				Loans and advances with forbearance measures					
					of which: perform- ing	of which: having been granted forbearance measures during the period	of which: Households		
								of which: perform- ing	of which: having been granted forbearance measures during the period
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Annex V. Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V. Part 2.256, 259-261</i>	<i>Annex V. Part 2.361</i>	<i>Annex V. Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V. Part 2.256, 259-261</i>	<i>Annex V. Part 2.361</i>
				<i>Annex V. Part 1.32, Part 2.240-245, 252-257</i>	<i>Annex V. Part 2.256, 259-261</i>	<i>Annex V. Part 2.361</i>	<i>Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V. Part 2.256, 259-261</i>	<i>Annex V. Part 2.361</i>
				0010	0020	0030	0040	0050	0060
0010	Number of instruments	<i>Annex V. Part 2.320, 355, 356</i>	<i>Annex V. Part 2.320, 355, 356</i>						
0020	Gross carrying amount of instruments, for the following types of forbearance measures:	<i>Annex V.Part 1.34, Part 2.355, 357, 359</i>	<i>Annex V.Part 1.34, Part 2.355, 357, 359</i>						
0030	Grace period/payment moratorium	<i>Annex V.Part 2.358(a)</i>	<i>Annex V.Part 2.358(a)</i>						
0040	Interest rate reduction	<i>Annex V.Part 2.358(b)</i>	<i>Annex V.Part 2.358(b)</i>						
0050	Extension of maturity/term	<i>Annex V.Part 2.358(c)</i>	<i>Annex V.Part 2.358(c)</i>						

			References National GAAP compatible IFRS	Loans and advances with forbearance measures					
					of which: perform- ing	of which: having been granted forbearance measures during the period	of which: Households		
								of which: perform- ing	of which: having been granted forbearance measures during the period
		References National GAAP based on BAD		Annex V. Part 1.32, Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361	Annex V. Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361
				Annex V. Part 1.32, Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361	Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361
				0010	0020	0030	0040	0050	0060
0060	Rescheduled payments	Annex V.Part 2.358(d)	Annex V.Part 2.358(d)						
0070	Debt forgiveness	Annex V.Part 2.358(e)	Annex V.Part 2.358(e)						
0080	Debt asset swaps	Annex V.Part 2.358(f)	Annex V.Part 2.358(f)						
0090	Other forbearance measures	Annex V.Part 2.358(g)	Annex V.Part 2.358(g)						
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	Annex V.Part 1.34, Part 2.355	Annex V.Part 1.34, Part 2.355						

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			References National GAAP compatible IFRS	Loans and advances with forbearance measures					
					of which: performing	of which: having been granted forbearance measures during the period	of which: Households		
								of which: performing	of which: having been granted forbearance measures during the period
		References National GAAP based on BAD		Annex V. Part 1.32, Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361	Annex V. Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361
				Annex V. Part 1.32, Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361	Annex V. Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V. Part 2.256, 259-261	Annex V. Part 2.361
				0010	0020	0030	0040	0050	0060
0100	Loans and advances having been forborne twice	Annex V. Part 2.360(a)(i)	Annex V. Part 2.360(a)(i)						
0110	Loans and advances having been forborne more than twice	Annex V. Part 2.360(a)(i)	Annex V. Part 2.360(a)(i)						
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	Annex V. Part 2.360(a)(ii)	Annex V. Part 2.360(a)(ii)						
0130	Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria	Annex V. Part 1.34, Part 2.232, 355, 360(b)	Annex V. Part 1.34, Part 2.232, 355, 360(b)						

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			References National GAAP compatible IFRS	Loans and advances with forbearance measures		
				of which: Non-financial corporations		
					of which: performing	of which: having been granted forbearance measures during the period
				Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257	Annex V.Part 2.256, 259-261	Annex V.Part 2.361
				Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257	Annex V.Part 2.256, 259-261	Annex V.Part 2.361
		References National GAAP based on BAD		0070	0080	0090
0010	Number of instruments	Annex V. Part 2.320, 355, 356	Annex V. Part 2.320, 355, 356			
0020	Gross carrying amount of instruments, for the following types of forbearance measures:	Annex V.Part 1.34, Part 2.355, 357, 359	Annex V.Part 1.34, Part 2.355, 357, 359			
0030	Grace period/payment moratorium	Annex V.Part 2.358(a)	Annex V.Part 2.358(a)			
0040	Interest rate reduction	Annex V.Part 2.358(b)	Annex V.Part 2.358(b)			
0050	Extension of maturity/term	Annex V.Part 2.358(c)	Annex V.Part 2.358(c)			

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			References National GAAP compatible IFRS	Loans and advances with forbearance measures		
				of which: Non-financial corporations		
					of which: performing	of which: having been granted forbearance measures during the period
				<i>Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
				<i>Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
		References National GAAP based on BAD		0070	0080	0090
0060	Rescheduled payments					
0070	Debt forgiveness					
0080	Debt asset swaps					
0090	Other forbearance measures					
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	<i>Annex V.Part 1.34, Part 2.355</i>	<i>Annex V.Part 1.34, Part 2.355</i>			

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				Loans and advances with forbearance measures		
				of which: Non-financial corporations		
					of which: performing	of which: having been granted forbearance measures during the period
				<i>Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
				<i>Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257</i>	<i>Annex V.Part 2.256, 259-261</i>	<i>Annex V.Part 2.361</i>
		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	0070	0080	0090
0100	Loans and advances having been forborne twice	<i>Annex V.Part 2.360(a)(i)</i>	<i>Annex V.Part 2.360(a)(i)</i>			
0110	Loans and advances having been forborne more than twice	<i>Annex V.Part 2.360(a)(i)</i>	<i>Annex V.Part 2.360(a)(i)</i>			
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	<i>Annex V.Part 2.360(a)(ii)</i>	<i>Annex V.Part 2.360(a)(ii)</i>			
0130	<b>Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria</b>	<i>Annex V.Part 1.34, Part 2.232, 355, 360(b)</i>	<i>Annex V.Part 1.34, Part 2.232, 355, 360(b)</i>			

▼ **M11**30. **Off-balance sheet activities: Interests in unconsolidated structured entities**30.1 **Interests in unconsolidated structured entities**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
				<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V, Part 2.286</i>		<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>		<i>IFRS 12 B26(b); Annex V, Part 2.287</i>
				010	020	030	040	050	060	080
010	<b>Total</b>									

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

By nature of the activities		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities	Asset management	Other activities
				CRR art 4(1)(66)	Annex V.Part 2.285(a)	
			IFRS 12.24, B6.(a)	010	020	030
010	<b>Selected financial assets recognised in the reporting institution's balance sheet</b>		IFRS 12.29(a),(b)			
021	of which: non-performing	Annex V.Part 2.213-239	Annex V.Part 2.213-239			
030	Derivatives	CRR Annex II; Annex V.Part 2.272	IFRS 9 Appendix A; Annex V. Part 2.272			
040	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11			
050	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31			
060	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32			
070	<b>Selected equity and financial liabilities recognised in the reporting institution's balance sheet</b>		IFRS 12.29(a),(b)			
080	Equity instruments issued		IAS 32.11			
090	Derivatives	CRR Annex II; Annex V. Part 1.24(a), 25, 26, Part 2.272	IFRS 9 Appendix A; Annex V. Part 2.272			
100	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
110	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
				Nominal amount		
120	<b>Off-balance sheet exposures given by the reporting institution</b>	CRR Annex I; Annex V.Part 2.112, 113-115, 118	IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
131	of which: non-performing	Annex V.Part 2.117	Annex V.Part 2.117			

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31. Related parties

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V. Part 2.289</i>	<i>IAS 24.19(d),(e); Annex V. Part 2.289</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
				<i>Accounting Directive art 17(1)(p)</i>	<i>Accounting Directive art 17(1)(p); Annex V. Part 2.289</i>	<i>Accounting Directive art 17(1)(p); Annex V. Part 2.289</i>	<i>Accounting Directive art 17(1)(p)</i>	<i>Accounting Directive art 17(1)(p)</i>
		<i>Annex V.Part 2.288-291</i>	<i>Annex V.Part 2.288-291</i>	010	020	030	040	050
010	<b>Selected financial assets</b>		<i>IAS 24.18(b)</i>					
020	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>					
040	Loans and advances	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>					
050	of which: non-performing	<i>Annex V. Part 2.213-239</i>	<i>Annex V. Part 2.213-239</i>					
060	<b>Selected financial liabilities</b>		<i>IAS 24.18(b)</i>					
070	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>					
080	Debt securities issued	<i>Annex V.Part 1.37</i>	<i>Annex V.Part 1.37</i>					

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c); Annex V. Part 2.289</i>	<i>IAS 24.19(d),(e); Annex V. Part 2.289</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
				<i>Accounting Directive art 17(1)(p)</i>	<i>Accounting Directive art 17(1)(p); Annex V. Part 2.289</i>	<i>Accounting Directive art 17(1)(p); Annex V. Part 2.289</i>	<i>Accounting Directive art 17(1)(p)</i>	<i>Accounting Directive art 17(1)(p)</i>
		<i>Annex V.Part 2.288-291</i>	<i>Annex V.Part 2.288-291</i>	010	020	030	040	050
090	<b>Nominal amount of loan commitments, financial guarantees and other commitments given</b>	<i>CRR Annex I; Annex V.Part 2.112, 113-115, 118</i>	<i>IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118</i>					
100	of which: non-performing	<i>Annex V. Part 2.117</i>	<i>IAS 24.18(b); Annex V. Part 2.117</i>					
110	<b>Loan commitments, financial guarantees and other commitments received</b>	<i>Annex V.Part 2.102-103, 113-115, 290</i>	<i>IAS 24.18(b); Annex V.Part 2.290</i>					
120	<b>Notional amount of derivatives</b>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 2.133-135</i>					
131	<b>Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures</b>	<i>Annex V.Part 2.69-71, 291</i>	<i>IAS 24.1(c); Annex V.Part 2.69-71, 291</i>					
132	<b>Provisions on non-performing off-balance sheet exposures</b>	<i>Annex V.Part 2.11, 106, 291</i>	<i>Annex V.Part 2.11, 106, 291</i>					

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>IAS 24.19(a),(b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d),(e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
		<i>Annex V.Part 2.288-289, 292-293</i>	<i>Annex V.Part 2.288-289, 292-293</i>	010	020	030	040	050
010	Interest income	<i>BAD art 27.Vertical layout(1); Annex V.Part 2.31</i>	<i>IAS 24.18(a); Annex V.Part 2.31</i>					
020	Interest expenses	<i>BAD art 27.Vertical layout(2); Annex V.Part 2.31</i>	<i>IAS 24.18(a); IAS 1.97; Annex V.Part 2.31</i>					
030	Dividend income	<i>BAD art 27.Vertical layout(3); Annex V.Part 2.40</i>	<i>IAS 24.18(a); Annex V.Part 2.40</i>					
040	Fee and commission income	<i>BAD art 27.Vertical layout(4)</i>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
050	Fee and commission expenses	<i>BAD art 27.Vertical layout(5)</i>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
060	Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss	<i>BAD art 27.Vertical layout(6)</i>	<i>IAS 24.18(a)</i>					
070	Gains or (-) losses on de-recognition of other than financial assets	<i>Annex V.Part 2.292</i>	<i>IAS 24.18(a); Annex V.Part 2.292</i>					
080	Impairment or (-) reversal of impairment on non-performing exposures	<i>Annex V. Part 2.293</i>	<i>IAS 24.18(d); Annex V.Part 2.293</i>					
090	Provisions or (-) reversal of provisions on non-performing exposures	<i>Annex V. Part 2.50, 293</i>	<i>Annex V. Part 2.50, 293</i>					

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40. Group structure40.1 Group structure: ‘entity-by-entity’

LEI code	Entity code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee
<i>Annex V. Part 2.294-295, 296(a)</i>	<i>Annex V. Part 2.294-295, 296(b)</i>	<i>IFRS 12.12(a), 21(a)(i); Annex V. Part 2.294-295, 296(c)</i>	<i>Annex V. Part 2.294-295, 296(d)</i>	<i>Annex V. Part 2.294-295, 296(e)</i>	<i>IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)</i>	<i>IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)</i>	<i>IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)</i>	<i>IFRS 12.12.(b), 21.(a).(iii); Annex V. Part 2.294-295, 296(g)</i>	<i>Annex V. .Part 2.294-295, 296(h)</i>
<i>Annex V. Part 2.294-295, 296(a)</i>	<i>Annex V. Part 2.294-295, 296(b)</i>	<i>Annex V. Part 2.294-295, 296(c)</i>	<i>Annex V. Part 2.294-295, 296(d)</i>	<i>Annex V. Part 2.294-295, 296(e)</i>	<i>Annex V. Part 2.294-295, 296(f)</i>	<i>Annex V. Part 2.294-295, 296(f)</i>	<i>Annex V. Part 2.294-295, 296(f)</i>	<i>Annex V. Part 2.294-295, 296(q)</i>	<i>Annex V. Part 2.294-295, 296(h)</i>
010	020	030	040	050	060	070	080	090	095

NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
<i>Annex V. Part 2.294-295, 296(i)</i>	<i>IFRS 12.21(a)(iv); Annex V. Part 2.294-295, 296(j)</i>	<i>IFRS 12.21(a)(iv); Annex V. Part 2.294-295, 296(k)</i>	<i>IFRS 12.10(a)(i); Annex V. Part 2.294-295, 296(l)</i>	<i>IFRS 12.21(b); Annex V. Part 2.294-295, 296(m)</i>	<i>CRR art 18; Annex V. Part 2.294-295, 296(n)</i>	<i>Annex V. Part 2.294-295, 296(o)</i>	<i>Annex V. Part 2.294-295, 296(p)</i>	<i>Annex V. Part 2.294-295, 296(q)</i>	<i>IFRS 12.21(b)(iii); Annex V. Part 2.294-295, 296(r)</i>
<i>Annex V. Part 2.294-295, 296(i)</i>	<i>Annex V. Part 2.294-295, 296(j)</i>	<i>Annex V. Part 2.294-295, 296(k)</i>	<i>Annex V. Part 2.294-295, 296(l)</i>	<i>Annex V. Part 2.294-295, 296(m)</i>	<i>CRR art 423(b); Annex V. Part 2.294-295, 296(n)</i>	<i>Annex V. Part 2.294-295, 296(o)</i>	<i>Annex V. Part 2.294-295, 296(p)</i>	<i>Annex V. Part 2.294-295, 296(q)</i>	<i>Annex V. Part 2.294-295, 296(r)</i>
100	110	120	130	140	150	160	170	180	190

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40.2. Group structure: ‘instrument-by-instrument’

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

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41. Fair value

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

		<i>References National GAAP based on BAD Annex V.Part 2.298</i>	<i>References National GAAP compatible IFRS Annex V.Part 2.298</i>	<b>Fair value</b> <i>IFRS 7.25-26</i>	<b>Fair value hierarchy</b> <i>IFRS 13.97, 93(b)</i>		
					<b>Level 1</b> <i>IFRS 13.76</i>	<b>Level 2</b> <i>IFRS 13.81</i>	<b>Level 3</b> <i>IFRS 13.86</i>
				010	020	030	040
<b>ASSETS</b>							
015	<b>Financial assets at amortised cost</b>		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>				
016	Debt securities		<i>Annex V.Part 1.31</i>				
017	Loans and advances		<i>Annex V.Part 1.32</i>				
021	<b>Non-trading non-derivative financial assets measured at a cost-based method</b>	<i>BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19</i>					
022	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>					
023	Debt securities	<i>Annex V.Part 1.31</i>					
024	Loans and advances	<i>Annex V.Part 1.32</i>					
031	<b>Other non-trading non-derivative financial assets</b>	<i>BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20</i>					
032	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>					
033	Debt securities	<i>Annex V.Part 1.31</i>					
034	Loans and advances	<i>Annex V.Part 1.32</i>					

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		References National GAAP based on BAD Annex V.Part 2.298	References National GAAP compatible IFRS Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
					Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
				010	020	030	040
LIABILITIES							
070	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1				
080	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
090	Debt securities issued		Annex V.Part 1.37				
100	Other financial liabilities		Annex V.Part 1.38-41				
101	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)					
102	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
103	Debt securities issued	Annex V.Part 1.37					
104	Other financial liabilities	Annex V.Part 1.38-41					

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## 41.2 Use of the Fair Value Option

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28			
				Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
				IFRS 9.B4.1.29	IFRS 9.B4.1.33	IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300	IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301
				010	020	030	040
ASSETS							
010	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5				
030	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31				
040	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32				
LIABILITIES							
050	Financial liabilities designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2				
060	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
070	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37				
080	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41				

▼ **M11**42. **Tangible and intangible assets: carrying amount by measurement method**

		<i>References National GAAP compatible IFRS Annex V.Part 2.302</i>	Carrying amount	of which: right-of-use assets
				<i>IFRS 16.47(a), 53(j), Annex V.Part 2.303i</i>
			010	020
010	<b>Property plant and equipment</b>	<i>IAS 16.6; IAS 16.29; IAS 1.54(a)</i>		
020	Revaluation model	<i>IAS 16.31, 73(a),(d)</i>		
030	Cost model	<i>IAS 16.30, 73(a),(d)</i>		
040	<b>Investment property</b>	<i>IAS 40.5, 30; IAS 1.54(b)</i>		
050	Fair value model	<i>IAS 40.33-55, 76</i>		
060	Cost model	<i>IAS 40.56, 79(c)</i>		
070	<b>Other intangible assets</b>	<i>IAS 38.8, 118, 122 ; Annex V.Part 2.303</i>		
080	Revaluation model	<i>IAS 38.75-87, 124(a)(ii)</i>		
090	Cost model	<i>IAS 38.74</i>		

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43. Provisions

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						
				Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Commitments and guarantees given under national GAAP	Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4	Other provisions
				IAS 19.63; IAS 1.78(d); Annex V. Part 2.9	IAS 19.153; IAS 1.78(d); Annex V. Part 2.10	IAS 37.70-83	IAS 37.14		IAS 37; IFRS 4; Annex V. Part 2.304-305	IAS 37.14
				Annex V. Part 2.9	Annex V. Part 2.10			BAD art 24-25, 33(1)		
				010	020	030	040	050	055	060
010	Opening balance [carrying amount at the beginning of the period]		IAS 37.84 (a)							
020	Additions, including increases in existing provisions		IAS 37.84 (b)							
030	(-) Amounts used		IAS 37.84 (c)							
040	(-) Unused amounts reversed during the period		IAS 37.84 (d)							
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate		IAS 37.84 (e)							
060	Other movements									
070	Closing balance [carrying amount at the end of the period]		IAS 37.84 (a)							

▼ **M11****44 Defined benefit plans and employee benefits****44.1 Components of net defined benefit plan assets and liabilities**

		References National GAAP compatible IFRS	Amount
			Annex V. Part 2.306-307
			010
010	Fair value of defined benefit plan assets	IAS 19.140(a)(i), 142	
020	Of which: Financial instruments issued by the institution	IAS 19.143	
030	Equity instruments	IAS 19.142(b)	
040	Debt instruments	IAS 19.142(c)	
050	Real estate	IAS 19.142(d)	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	IAS 19.140(a)(ii)	
080	Effect of the asset ceiling	IAS 19.140(a)(iii)	
090	Net defined benefit assets [Carrying amount]	IAS 19.63; Annex V.Part 2.308	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
110	Fair value of any right to reimbursement recognised as an asset	IAS 19.140(b)	

**44.2 Movements in defined benefit obligations**

		References National GAAP compatible IFRS	Defined benefit obligations
			Annex V. Part 2.306, 309
			010
010	Opening balance [present value]	IAS 19.140(a)(ii)	
020	Current service cost	IAS 19.141(a)	
030	Interest cost	IAS 19.141(b)	
040	Contributions paid	IAS 19.141(f)	
050	Actuarial (-) gains or losses from changes in demographic assumptions	IAS 19.141(c)(ii)	
060	Actuarial (-) gains or losses from changes in financial assumptions	IAS 19.141(c)(iii)	
070	Foreign currency exchange increase or (-) decrease	IAS 19.141(e)	
080	Benefits paid	IAS 19.141(g)	

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		<i>References National GAAP compatible IFRS</i>	<b>Defined benefit obligations</b>
			<i>Annex V. Part 2.306, 309</i>
			010
090	Past service cost, including gains and losses arising from settlements	<i>IAS 19.141(d)</i>	
100	Increase or (-) decrease through business combinations and disposals	<i>IAS 19.141(h)</i>	
110	Other increases or (-) decreases		
120	<b>Closing balance [present value]</b>	<i>IAS 19.140(a)(ii); Annex V.Part 2.310</i>	

## 44.3 Staff expenses by type of benefits

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Current period</b>
				010
010	<b>Pension and similar expenses</b>	<i>Annex V.Part 2.311(a)</i>	<i>Annex V.Part 2.311(a)</i>	
020	<b>Share based payments</b>	<i>Annex V.Part 2.311(b)</i>	<i>IFRS 2.44; Annex V.Part 2.311(b)</i>	
030	<b>Wages and salaries</b>	<i>Annex V.Part 2.311(c)</i>	<i>Annex V.Part 2.311(c)</i>	
040	<b>Social security contributions</b>	<i>Annex V.Part 2.311(d)</i>	<i>Annex V.Part 2.311(d)</i>	
050	<b>Severance payments</b>	<i>Annex V.Part 2.311(e)</i>	<i>IAS 19.8; Annex V.Part 2.311(e)</i>	
060	<b>Other types of staff expenses</b>	<i>Annex V.Part 2.311(f)</i>	<i>Annex V.Part 2.311(f)</i>	
070	<b>STAFF EXPENSES</b>			

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period			
				Total staff			
					of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Management body (in its supervisory function)
					Annex V. Part 2.311i (a)	Annex V.Part 2.311i	Annex V.Part 2.311i (b)
					0010	0020	0030
0010	Fixed remuneration	Annex V.Part 2.311i (a)	Annex V.Part 2.311i (a)				
0020	Variable remuneration	Annex V.Part 2.311i (a)	Annex V.Part 2.311i (a)				
0030	Staff expenses other than remuneration						
0040	STAFF EXPENSES						
0050	NUMBER OF STAFF	Annex V.Part 2.311ii	Annex V.Part 2.311ii				

▼ **M11**45 **Breakdown of selected items of statement of profit or loss**45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

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

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V.Part 2.313</i>
				010
010	Property, Plant and Equipment		<i>IAS 16.68, 71</i>	
020	Investment property		<i>IAS 40.69; IAS 1.34(a), 98(d)</i>	
030	Intangible assets		<i>IAS 38.113-115A; IAS 1.34(a)</i>	
040	Other assets		<i>IAS 1.34 (a)</i>	
050	<b>GAINS OR (-) LOSSES ON DERECOG- NITION OF NON-FINANCIAL ASSETS</b>		<i>IAS 1.34</i>	

45.3 **Other operating income and expenses**

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Income	Expenses
				010	020
010	Changes in fair value in tangible assets measured using the fair value model	<i>Annex V.Part 2.314</i>	<i>IAS 40.76(d); Annex V.Part 2.314</i>		
020	Investment property	<i>Annex V.Part 2.314</i>	<i>IAS 40.75(f); Annex V.Part 2.314</i>		

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		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<b>Income</b>	<b>Expenses</b>
				010	020
030	<b>Operating Leases other than investment property</b>	<i>Annex V.Part 2.315</i>	<i>IFRS 16.81,82; Annex V.Part 2.315</i>		
040	<b>Other</b>	<i>Annex V.Part 2.316</i>	<i>Annex V.Part 2.316</i>		
050	<b>OTHER OPERATING INCOME OR EXPENSES</b>	<i>Annex V.Part 2.314- 316</i>	<i>Annex V.Part 2.314- 316</i>		

46. Statement of changes in equity

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				IAS 1.106, 54(r)	IAS 1.106, 78(e)	IAS 1.106, Annex V, Part 2.18-19	IAS 1.106; Annex V, Part 2.20	IAS 1.106	CRR art 4(1)(123)	IFRS 1.30 D5-D8	
				BAD art 4, Liabilities(9), BAD art 22	BAD art 4, Liabilities(10); CRR art 4(124)	Annex V, Part 2.18-19	Annex V, Part 2.20	Accounting Directive art 8(1)(a), (6)	BAD art 4 Liabilities (13); CRR art 4(123)		BAD art 4, Liabilities(12)
				010	020	030	040	050	060	070	075
010	Opening balance [before restatement]										
020	Effects of corrections of errors		IAS 1.106.(b); IAS 8.42								
030	Effects of changes in accounting policies		IAS 1.106.(b); IAS 1.106; IAS 8.22								
040	Opening balance [current period]										
050	Issuance of ordinary shares		IAS 1.106.(d).(iii)								
060	Issuance of preference shares		IAS 1.106.(d).(iii)								
070	Issuance of other equity instruments		IAS 1.106.(d).(iii)								
080	Exercise or expiration of other equity instruments issued		IAS 1.106.(d).(iii)								

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Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.18-19</i>	<i>IAS 1.106; Annex V, Part 2.20</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4, Liabilities(9), BAD art 22</i>	<i>BAD art 4, Liabilities(10); CRR art 4(124)</i>	<i>Annex V, Part 2.18-19</i>	<i>Annex V, Part 2.20</i>	<i>Accounting Directive art 8(1)(a), (6)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4, Liabilities(12)</i>
				010	020	030	040	050	060	070	075
090	Conversion of debt to equity		<i>IAS 1.106.(d).(iii)</i>								
100	Capital reduction		<i>IAS 1.106.(d).(iii)</i>								
110	Dividends		<i>IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6</i>								
120	Purchase of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								
130	Sale or cancellation of treasury shares		<i>IAS 1.106.(d).(iii); IAS 32.33</i>								
140	Reclassification of financial instruments from equity to liability		<i>IAS 1.106.(d).(iii)</i>								
150	Reclassification of financial instruments from liability to equity		<i>IAS 1.106.(d).(iii)</i>								

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Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves
				<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V, Part 2.18-19</i>	<i>IAS 1.106; Annex V, Part 2.20</i>	<i>IAS 1.106</i>	<i>CRR art 4(1)(123)</i>	<i>IFRS 1.30 D5-D8</i>	
				<i>BAD art 4, Liabilities(9), BAD art 22</i>	<i>BAD art 4, Liabilities(10); CRR art 4(124)</i>	<i>Annex V, Part 2.18-19</i>	<i>Annex V, Part 2.20</i>	<i>Accounting Directive art 8(1)(a), (6)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4, Liabilities(12)</i>
				010	020	030	040	050	060	070	075
160	Transfers among components of equity		<i>IAS 1.106.(d).(iii); Annex V.Part 2.318</i>								
170	Equity increase or (-) decrease resulting from business combinations		<i>IAS 1.106.(d).(iii)</i>								
180	Share based payments		<i>IAS 1.106.(d).(iii); IFRS 2.10</i>								
190	Other increase or (-) decrease in equity		<i>IAS 1.106.(d)</i>								
200	Total comprehensive income for the year		<i>IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6</i>								
210	Closing balance [current period]										

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
				IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30	IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
					Accounting Directive 24(3)(c)	Accounting Directive Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	BAD art 4.Liabilities(14)	CRR Article 26 (2b)	Accounting Directive art 24(4)	Accounting Directive art 24(4)	
				080	085	090	100	110	120	130	140
010	Opening balance [before restatement]										
020	Effects of corrections of errors		IAS 1.106.(b); IAS 8.42								
030	Effects of changes in accounting policies		IAS 1.106.(b); IAS 1.IG6; IAS 8.22								
040	Opening balance [current period]										
050	Issuance of ordinary shares		IAS 1.106.(d).(iii)								
060	Issuance of preference shares		IAS 1.106.(d).(iii)								
070	Issuance of other equity instruments		IAS 1.106.(d).(iii)								
080	Exercise or expiration of other equity instruments issued		IAS 1.106.(d).(iii)								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
				IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30	IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
					Accounting Directive 24(3)(c)	Accounting Directive Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	BAD art 4.Liabilities(14)	CRR Article 26 (2b)	Accounting Directive art 24(4)	Accounting Directive art 24(4)	
				080	085	090	100	110	120	130	140
090	Conversion of debt to equity		IAS 1.106.(d).(iii)								
100	Capital reduction		IAS 1.106.(d).(iii)								
110	Dividends		IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6								
120	Purchase of treasury shares		IAS 1.106.(d).(iii); IAS 32.33								
130	Sale or cancellation of treasury shares		IAS 1.106.(d).(iii); IAS 32.33								
140	Reclassification of financial instruments from equity to liability		IAS 1.106.(d).(iii)								
150	Reclassification of financial instruments from liability to equity		IAS 1.106.(d).(iii)								

Sources of equity changes		References National GAAP based on BAD	References National GAAP compatible IFRS	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
									Accumulated Other Comprehensive Income	Other items	
				IAS 1.106, 54(c)		IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30	IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
					Accounting Directive 24(3)(c)	Accounting Directive Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	BAD art 4.Liabilities(14)	CRR Article 26 (2b)	Accounting Directive art 24(4)	Accounting Directive art 24(4)	
				080	085	090	100	110	120	130	140
160	Transfers among components of equity		IAS 1.106.(d).(iii); Annex V.Part 2.318								
170	Equity increase or (-) decrease resulting from business combinations		IAS 1.106.(d).(iii)								
180	Share based payments		IAS 1.106.(d).(iii); IFRS 2.10								
190	Other increase or (-) decrease in equity		IAS 1.106.(d)								
200	Total comprehensive income for the year		IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6								
210	Closing balance [current period]										

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

		References	TOTAL						
			of which: Households		of which: Non-financial corporations				
			Annex V, Part 1.42(f)	of which: loans collateralised by residential immovable property	Annex V, Part 1.42(e)	of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	
						of which: Commercial Real Estate (CRE) loans			
0010	Non-performing loans and advances: weighted average time since past due date (in years)	Annex V.Part 2.362, 363							
0020	Net cumulated recoveries from litigation procedures concluded during the period	Annex V.Part 2.362, 364(a)							
0030	Gross carrying amount reduction from litigation procedures concluded during the period	Annex V.Part 2.362, 364(b)							
0040	Average duration of litigation procedures concluded in the period (in years)	Annex V.Part 2.362, 364(c)							

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▼ **M11****PART 1**

## GENERAL INSTRUCTIONS

## 1. REFERENCES

1. This Annex contains additional instructions for the financial information templates ('FINREP') in Annexes III and IV to this Regulation. This Annex complements the instructions included in the form of references in the templates in Annexes III and IV.
2. Institutions that use national accounting standards compatible with IFRS ('compatible national GAAP') shall apply the common and IFRS instructions in this Annex, unless otherwise provided. This is without prejudice to the compliance of the compatible national GAAP requirements with the requirements of BAD. Institutions that use national GAAP requirements that are non-compatible with IFRS or that have not yet been made compatible with the requirements in IFRS 9 shall apply the common and BAD instructions in this Annex, unless provided otherwise.
3. The data points identified in the templates shall be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in point (77) of Article 4(1) of Regulation (EU) No 575/2013.
4. An institution shall only submit those parts of the templates relating to:
  - (a) assets, liabilities, equity, income and expenses that are recognised by the institution;
  - (b) off-balance sheet exposures and activities in which the institution is involved;
  - (c) transactions performed by the institution;
  - (d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.
5. For the purposes of Annexes III and IV as well as this Annex, the following abbreviations shall apply:
  - (a) 'CRR': Regulation (EU) No 575/2013;
  - (b) 'IAS' or 'IFRS': 'International Accounting Standards', as defined in Article 2 of Regulation (EC) No 1606/2002 of the European Parliament and of the Council <sup>(1)</sup>, which have been adopted by the Commission;
  - (c) 'ECB BSI Regulation' or 'ECB/2013/33': Regulation (EU) No 1071/2013 of the European Central Bank <sup>(2)</sup>;
  - (d) 'NACE Regulation': Regulation (EC) No 1893/2006 of the European Parliament and of the Council <sup>(3)</sup>;

<sup>(1)</sup> Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

<sup>(2)</sup> Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

<sup>(3)</sup> Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

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- (e) ‘NACE codes’: codes in NACE Regulation;
- (f) ‘BAD’: Council Directive 86/635/EEC <sup>(4)</sup>;
- (g) ‘Accounting Directive’: Directive 2013/34/EU of the European Parliament and of the Council <sup>(5)</sup>;
- (h) ‘National GAAP’: national generally accepted accounting principles developed under BAD;
- (i) ‘SME’: micro, small and medium-sized enterprises as defined in Commission Recommendation C(2003)1422 <sup>(6)</sup>;
- (j) ‘ISIN code’: the International Securities Identification Number assigned to securities, composed of 12 alphanumeric characters, which uniquely identifies a securities issue;
- (k) ‘LEI code’: the global Legal Entity Identifier assigned to entities, which uniquely identifies a party to a financial transaction;
- (l) ‘Impairment stages’: categories of impairment as defined in IFRS 9.5.5. ‘Stage 1’ refers to impairment measured in accordance with IFRS 9.5.5.5. ‘Stage 2’ refers to impairment measured in accordance with IFRS 9.5.5.3. ‘Stage 3’ refers to impairment on credit-impaired assets as defined in Appendix A of IFRS 9;
- (m) ‘ESRB recommendation on closing real estate data gaps’ refers to the Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14) <sup>(7)</sup>.

## 2. CONVENTIONS

- 6. For the purposes of Annexes III and IV, a data point shadowed in grey shall mean that that data point is not requested or that it is not possible to report it. In Annex IV, a row or a column with references shadowed in black shall mean that the related data points shall not be submitted by those institutions that follow those references in that row or column.
- 7. Templates in Annexes III and IV include implicit validation rules which are laid down in the templates themselves through the use of conventions.
- 8. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total, but it does not mean that it shall be reported as negative.

<sup>(4)</sup> Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

<sup>(5)</sup> Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

<sup>(6)</sup> Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (C(2003)1422) (OJ L 124, 20.5.2003, p. 36).

<sup>(7)</sup> Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14) (OJ C 31, 31.1.2017, p. 1).

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9. Items that shall be reported in negative are identified in the compiling templates by including ‘(-)’ at the beginning of their label such as in ‘(-) Treasury shares’.
10. In the ‘Data Point Model’ (‘DPM’) for financial information reporting templates of Annexes III and IV, every data point (cell) has a ‘base item’ to which the ‘credit/debit’ attribute is allocated. That allocation ensures that all entities that report data points follow the ‘sign convention’ and allows to know the ‘credit/debit’ attribute that corresponds to each data point.
11. Schematically, this convention works as in Table 1.

Table 1

**Credit/debit convention, positive and negative signs**

Element	Credit/Debit	Balance/Movement	Figure reported
Assets	Debit	Balance on assets	Positive (‘Normal’, no sign needed)
		Increase on assets	Positive (‘Normal’, no sign needed)
		Negative balance on assets	Negative (Minus ‘-’ sign needed)
		Decrease on assets	Negative (Minus ‘-’ sign needed)
Expenses		Balance on expenses	Positive (‘Normal’, no sign needed)
		Increase on expenses	Positive (‘Normal’, no sign needed)
		Negative balance (including reversals) on expenses	Negative (Minus ‘-’ sign needed)
		Decrease on expenses	Negative (Minus ‘-’ sign needed)
Liabilities	Credit	Balance on liabilities	Positive (‘Normal’, no sign needed)
		Increase on liabilities	Positive (‘Normal’, no sign needed)
		Negative balance on liabilities	Negative (Minus ‘-’ sign needed)
		Decrease on liabilities	Negative (Minus ‘-’ sign needed)
Equity		Balance on equity	Positive (‘Normal’, no sign needed)
		Increase on equity	Positive (‘Normal’, no sign needed)
		Negative balance on equity	Negative (Minus ‘-’ sign needed)
		Decrease on equity	Negative (Minus ‘-’ sign needed)
Income		Balance on income	Positive (‘Normal’, no sign needed)
		Increase on income	Positive (‘Normal’, no sign needed)
		Negative balance (including reversals) on income	Negative (Minus ‘-’ sign needed)
		Decrease on income	Negative (Minus ‘-’ sign needed)

**▼ M11****3. CONSOLIDATION**

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

- (a) institutions may be permitted or required to apply the equity method to investments in insurance and non-financial subsidiaries in accordance with Article 18(5)CRR;
- (b) institutions may be permitted to use the proportional consolidation method for financial subsidiaries in accordance with Article 18(2) CRR;
- (c) institutions may be required to use the proportional consolidation method for investment in joint ventures in accordance with Article 18(4) CRR.

**4. ACCOUNTING PORTFOLIOS OF FINANCIAL INSTRUMENTS**

13. For the purposes of Annexes III and IV as well as this Annex, 'accounting portfolios' means financial instruments aggregated by valuation rules. Those aggregations shall not include investments in subsidiaries, joint ventures and associates, balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits', nor financial instruments classified as 'Held for sale' presented in the items 'Non-current assets and disposal groups classified as held for sale' and 'Liabilities included in disposal groups classified as held for sale'.

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

**4.1. Financial assets**

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

- (a) 'Financial assets held for trading';
- (b) 'Non-trading financial assets mandatorily at fair value through profit or loss';
- (c) 'Financial assets designated at fair value through profit or loss';
- (d) 'Financial assets at fair value through other comprehensive income';
- (e) 'Financial assets at amortised cost'.

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16. The following accounting portfolios based on national GAAP shall be used for financial assets:
  - (a) 'Trading financial assets';
  - (b) 'Non-trading non-derivative financial assets measured at fair value through profit or loss';
  - (c) 'Non-trading non-derivative financial assets measured at fair value to equity';
  - (d) 'Non-trading non-derivative financial assets measured at a cost-based method';
  - (e) 'Other non-trading non-derivative financial assets'.
17. 'Trading financial assets' includes all financial assets classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a positive balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 22 of this Part shall be reported as trading financial assets. That classification shall also apply to derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.
18. Under national GAAP based on BAD, for financial assets, 'cost-based methods' shall include those valuation rules by which the debt instrument is measured at cost plus interest accrued less impairment losses.
19. Under national GAAP based on BAD, 'Non-trading non-derivative financial assets measured at a cost-based method' includes financial instruments measured at cost-based methods as well as instruments measured at the lower of cost or market ('LOCOM') under a non-continuous basis (moderate LOCOM), regardless of their actual measurement as of the reporting reference date. Assets measured at moderate LOCOM are assets for which LOCOM is applied only in specific circumstances. The applicable accounting framework provides for those circumstances, such as impairment, a prolonged decline in fair value compared to cost or change in the management intent.
20. Under national GAAP based on BAD, 'Other non-trading non-derivative financial assets' shall include financial assets that do not qualify for inclusion in other accounting portfolios. That accounting portfolio includes, among others, financial assets that are measured at LOCOM on a continuous basis ('strict LOCOM'). Assets measured at strict LOCOM are assets for which the applicable accounting framework either provides for the initial and subsequent measurement at LOCOM, or the initial measurement at cost and the subsequent measurement at LOCOM.

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21. Regardless of their measurement method, investments in subsidiaries, joint ventures and associates that are not fully or proportionally consolidated under the regulatory scope of consolidation are reported in 'Investments in subsidiaries, joint ventures and associates', except where they are classified as held for sale in accordance with IFRS 5.
22. 'Derivatives – Hedge accounting' shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as derivatives held for hedge accounting only where there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

**4.2. Financial liabilities**

23. The following accounting portfolios based on IFRS shall be used for financial liabilities:
  - (a) 'Financial liabilities held for trading';
  - (b) 'Financial liabilities designated at fair value through profit or loss';
  - (c) 'Financial liabilities measured at amortised cost'.
24. The following accounting portfolios based on national GAAP shall be used for financial liabilities:
  - (a) 'Trading financial liabilities';
  - (b) 'Non-trading non-derivative financial liabilities measured at a cost-based method'.
25. 'Trading financial liabilities' includes all financial liabilities classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a negative balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 26 of this Part shall be reported as trading financial liabilities. That classification shall also apply to derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.
26. 'Derivatives – Hedge accounting' shall include derivatives with a negative balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

**▼M11****5. FINANCIAL INSTRUMENTS**

27. For the purposes of Annexes III and IV as well as this Annex, 'the carrying amount' means the amount to be reported in the balance sheet. The carrying amount of financial instruments shall include accrued interest. Under the relevant national GAAP based on BAD, the carrying amount of derivatives either shall be the carrying amount under national GAAP including accruals, premium values and provisions if applicable, or it shall be equal to zero where derivatives are not recognised on-balance sheet.
28. If recognised under the relevant national GAAP based on BAD, accruals and deferrals of financial instruments including interest accrual, premiums and discounts or transaction costs shall be reported together with the instrument and not as other assets or other liabilities.
29. Where applicable under national GAAP based on BAD, 'Haircuts for trading positions valued at fair value' shall be reported. The haircuts decrease the value of trading assets and increase the value of trading liabilities.

**5.1. Financial assets**

30. Financial assets shall be distributed among the following classes of instruments: 'Cash on hand', 'Derivatives', 'Equity instruments', 'Debt securities' and 'Loans and advances'.
31. 'Debt securities' are debt instruments held by the institution issued as securities that are not loans, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.
32. 'Loans and advances' are debt instruments held by the institutions that are not securities. That item includes loans as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation as well as advances that cannot be classified as 'loans' defined in the Table of Part 2 of Annex II to the ECB BSI Regulation. 'Advances that are not loans' are further characterized in paragraph 85(g) of Part 2 of this Annex.
33. In FINREP, 'debt instruments' shall include 'loans and advances' and 'debt securities'.

**5.2. Gross carrying amount**

34. Gross carrying amount of debt instruments shall have the following meaning:
  - (a) under IFRS and national GAAP based on BAD for debt instruments measured at fair value through profit or loss without being included in the held for trading or trading portfolio, the gross carrying amount shall depend on whether those debt instruments are classified as performing or non-performing. For performing debt instruments, the gross carrying amount shall be the fair value. For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative changes in fair value due to credit risk, as defined in paragraph 69 of Part 2 of this Annex. For the purposes of the measurement of the gross carrying amount, the valuation of the debt instruments shall be performed on the level of single financial instruments;

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- (b) under IFRS for debt instruments at amortised cost or at fair value through other comprehensive income, the gross carrying amount shall be the carrying amount before adjusting for any loss allowance;
- (c) under national GAAP based on BAD, for debt instruments classified as ‘non-trading non-derivative financial assets measured at a cost-based method’, the gross carrying amount of impaired assets shall be equal to the carrying amount before adjusting for specific allowances for credit risk. The gross carrying amount of unimpaired assets shall be the carrying amount before adjusting for general allowances for credit risk and general allowances for banking risk, where affecting the carrying amount;
- (d) under national GAAP based on BAD, the gross carrying amount of debt instruments classified as ‘Non-trading non-derivative financial assets measured at fair value to equity’ shall depend on whether those financial assets are subject to impairment requirements. Where they are subject to impairment requirements, the gross carrying amount shall be the carrying amount before adjusting for any accumulated impairment, following the requirements in point (c) above for impaired and unimpaired assets, or any accumulated amount of fair value adjustment that is considered as impairment loss. When those financial assets are not subject to impairment requirements, the gross carrying amount of those financial assets shall be the fair value for performing exposures, and for non-performing exposures the fair value after adding back any accumulated negative fair value adjustment due to credit risk;
- (e) under national GAAP based on BAD, the gross carrying amount of debt instruments measured at strict or moderate LOCOM shall be the cost where measured at cost during the reporting reference period. Where those debt instruments are measured at market value, the gross carrying amount shall be the market value before adjusting for credit-risk induced value adjustments;
- (f) under national GAAP based on BAD, for debt instruments reported under ‘Other non-trading non-derivative financial assets’ under measurement methods other than LOCOM, the gross carrying amount shall be the carrying amount before taking into account any valuation adjustment that qualifies as impairment;
- (g) for trading financial assets under GAAP based on BAD or held for trading financial assets under IFRS, the gross carrying amount shall be the fair value. Where GAAP based on BAD require haircuts on trading and fair valued instruments, the carrying amount of the financial instruments shall be the fair value before those haircuts.

**5.3. Financial liabilities**

- 35. Financial liabilities shall be distributed among the following classes of instruments: ‘Derivatives’, ‘Short positions’, ‘Deposits’, ‘Debt securities issued’ and ‘Other financial liabilities’.

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36. For the purposes of Annexes III and IV as well as this Annex, 'deposits' shall be deposits as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.
37. 'Debt securities issued' shall be debt instruments issued as securities by the institution that are not deposits, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.
38. 'Other financial liabilities' shall include all financial liabilities other than derivatives, short positions, deposits and debt securities issued.
39. Under IFRS, 'Other financial liabilities' shall include financial guarantees given where they are measured either at fair value through profit or loss (IFRS 9.4.2.1(a)) or at the amount initially recognised less cumulative amortization (IFRS 9.4.2.1(c)(ii)). Loan commitments given shall be reported as 'Other financial liabilities' where they are designated as financial liabilities at fair value through profit or loss (IFRS 9.4.2.1(a)) or they are commitments to provide a loan at a below-market interest rate (IFRS 9.2.3(c), IFRS 9.4.2.1(d)).
40. Where loan commitments, financial guarantees and other commitments given are measured at fair value through profit or loss, any change in the fair value, including changes due to credit risk, shall be reported as 'other financial liabilities' and not as provisions for 'Commitments and guarantees given'.
41. 'Other financial liabilities' shall also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions where payables for transactions are recognised before the payment date.

## 6. COUNTERPARTY BREAKDOWN

42. Where a breakdown by counterparty is required the following counterparty sectors shall be used:
  - (a) central banks;
  - (b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under 'credit institutions', 'other financial corporations' or 'non-financial corporations' depending on their activity); social security funds; and international organisations, such as institutions of the European Union, the International Monetary Fund and the Bank for International Settlements;
  - (c) credit institutions: any institution covered by the definition in point (1) of Article 4(1) CRR ('undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account') and multilateral development banks (MDBs);

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- (d) other financial corporations: all financial corporations and quasi-corporations, other than credit institutions, such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders;
  - (e) non-financial corporations (NFCs): corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services, as defined in the Table of Part 3 of Annex II to the ECB BSI Regulation;
  - (f) households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households ('NPISH') and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.
43. The counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE codes shall be driven by the characteristics of the more relevant or determinant obligor.
44. The immediate counterparties in the following transactions shall be:
- (a) for loans and advances, the immediate borrower. For trade receivables, the immediate borrower shall be the counterparty obliged to pay the receivables, except in transactions with recourse, where the immediate borrower shall be the transferor of receivables where the reporting institution does not acquire substantially all the risks and rewards of ownership of the transferred receivables;
  - (b) for debt securities and equity instruments, the issuer of the securities;
  - (c) for deposits, the depositor;
  - (d) for short positions, the counterparty of the securities borrowing transaction or reverse repurchase agreement;
  - (e) for derivatives, the direct counterparty of the derivative contract. For centrally cleared OTC derivatives, the direct counterparty shall be the clearing house acting as a central counterparty. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the contract (buyer or seller of protection) belongs;
  - (f) for financial guarantees given, the counterparty shall be the direct counterparty of the guaranteed debt instrument;

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(g) for loan commitments and other commitments given, the counterparty whose credit risk is assumed by the reporting institution;

(h) for loan commitments, financial guarantees and other commitments received, the guarantor or the counterparty that has provided the commitment to the reporting institution.

**PART 2****TEMPLATE RELATED INSTRUCTIONS****1. BALANCE SHEET****1.1. Assets (1.1)**

1. 'Cash on hand' shall include holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
2. 'Cash balances at central banks' shall include balances receivable on demand at central banks.
3. 'Other demand deposits' shall include balances receivable on demand with credit institutions.
4. 'Investments in subsidiaries, joint ventures and associates' shall include the investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated under the regulatory scope of consolidation, except where they shall be classified as held for sale in accordance with IFRS 5, irrespective of how they are measured, including where the accounting standards allow for them to be included in the different accounting portfolios used for financial instruments. The carrying amount of investments accounted for using the equity method shall include related goodwill.
5. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other assets'. Other assets shall include, among others, gold, silver and other commodities, even where they are held with trading intent.
6. Under the relevant national GAAP based on BAD, the carrying amount of repurchased own shares shall be reported as 'other assets' where presentation as asset is allowed under the relevant national GAAP.
7. 'Non-current assets and disposal groups classified as held for sale' shall have the same meaning as under IFRS 5.

**1.2. Liabilities (1.2)**

8. Under national GAAP based on BAD, provisions for contingent losses arising from the ineffective part of portfolio hedge relationship shall be reported in row 'Derivatives – Hedge accounting' where the loss arises from the valuation of the hedging derivative, or in row 'Fair value changes of the hedged items in portfolio hedge of interest rate risk' where the loss arises from the valuation of the hedged position. Where no distinction between losses arising from the valuation of the hedging derivative and loss arising from the valuation of the hedged position is possible, all provisions for contingent losses arising from the ineffective part of the portfolio hedge relationship shall be reported in row 'Derivatives – Hedge accounting'.

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9. Provisions for 'Pensions and other post-employment defined benefit obligations' shall include the amount of net defined benefit liabilities.
10. Under IFRS, provisions for 'Other long-term employee benefits' shall include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short-term employee benefits (IAS 19.11(a)), defined contribution plans (IAS 19.51(a)) and termination benefits (IAS 19.169(a)) shall be included in 'Other liabilities'.
11. Under IFRS, provisions for 'Commitments and guarantees given' shall include provisions related to all commitments and guarantees, irrespective of whether their impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or whether they are treated as insurance contracts under IFRS 4. Liabilities arising from commitments and financial guarantees measured at fair value through profit or loss shall not be reported as provisions although they are due to credit risk, but as 'other financial liabilities' in accordance with paragraph 40 of Part 1 of this Annex. Under national GAAP based on BAD, provisions for 'Commitments and guarantees given' shall include provisions related to all commitments and guarantees.
12. 'Share capital repayable on demand' shall include the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.
13. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other liabilities'.
14. 'Liabilities included in disposal groups classified as held for sale' shall have the same meaning as under IFRS 5.
15. Under national GAAP based on BAD 'Funds for general banking risks' are amounts that have been assigned in accordance with Article 38 of BAD. Where recognised, they shall appear separately either as liabilities under 'provisions' or within equity under 'other reserves' in accordance with the relevant national GAAP.

**1.3. Equity (1.3)**

16. Under IFRS, equity instruments that are financial instruments shall include those contracts under the scope of IAS 32.
17. Under the relevant national GAAP based on BAD, 'Unpaid capital which has been called up' shall include the carrying amount of capital issued by the institution that has been called-up to the subscribers but not paid at the reference date. If capital increase, not yet paid, is recorded as an increase of share capital, unpaid capital which has been called up shall be reported in 'Unpaid capital which has been called up' in template 1.3 as well as in 'other assets' in template 1.1. Under the relevant national GAAP based on BAD, where capital increase can be recorded only following the receipt of the payment from shareholders, unpaid capital shall not be reported in template 1.3.

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18. 'Equity component of compound financial instruments' shall include the equity component of compound financial instruments (that is, financial instruments that contain both a liability and an equity component) issued by the institution, where segregated in accordance with the relevant accounting framework (including compound financial instruments with multiple embedded derivatives the values of which are interdependent).
19. 'Other equity instruments issued' shall include equity instruments that are financial instruments other than 'Capital' and 'Equity component of compound financial instruments'.
20. 'Other equity' shall comprise all equity instruments that are not financial instruments including, among others, equity-settled share-based payment transactions (IFRS 2.10).
21. 'Fair value changes of equity instruments measured at fair value through other comprehensive income' shall include accumulated gains and losses due to changes in fair value on investments in equity instruments for which the reporting entity has made the irrevocable election to present changes in fair value in other comprehensive income.
22. 'Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income' shall comprise the accumulated hedge ineffectiveness arising in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. Hedge ineffectiveness reported in this row shall be the difference between the accumulated variation of the fair value of the equity instrument reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)' and the accumulated variations of the fair value of the hedging derivative reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)' (IFRS 9.6.5.3 and IFRS 9.6.5.8).
23. 'Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk' shall include accumulated gains and losses recognised in other comprehensive income and related to own credit risk for liabilities designated at fair value through profit or loss, regardless of whether the designation takes place at initial recognition or subsequently.
24. 'Hedge of net investments in foreign operations (effective portion)' shall include the foreign currency translation reserve for the effective portion of both on-going hedges of net investments in foreign operations and hedges of net investments in foreign operations that no longer apply while the foreign operations remain recognised in the balance sheet.

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25. 'Hedging derivatives. Cash flow hedges reserve (effective portion)' shall include the cash flow hedge reserve for the effective portion of the variation in fair value of hedging derivatives in a cash flow hedge, both for on-going cash flow hedges and cash flow hedges that no longer apply.
26. 'Fair value changes of debt instruments measured at fair value through other comprehensive income' shall include accumulated gains or losses on debt instruments measured at fair value through other comprehensive income, net of the loss allowance that is measured at the reporting date in accordance with IFRS 9.5.5.
27. 'Hedging instruments (not designated elements)' shall include the accumulated changes in fair value of all of the following:
  - (a) the time value of an option where the changes in the time value and the intrinsic value of that option are separated and only the change in the intrinsic value is designated as a hedging instrument (IFRS 9.6.5.15);
  - (b) the forward element of a forward contract where the forward element and the spot element of that forward contract are separated and only the change in the spot element of the forward contract is designated as hedging instrument;
  - (c) the foreign currency basis spread from a financial instrument where this spread is excluded from the designation of that financial instrument as the hedging instrument (IFRS 9.6.5.15, IFRS 9.6.5.16).
28. Under IFRS, 'Revaluation reserves' shall include the amount of reserves resulting from first-time adoption to IAS that have not been released to other type of reserves.
29. 'Other reserves' shall be split between 'Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method' and 'Other'. 'Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method' shall include the accumulated amount of income and expenses generated by the aforementioned investments through profit or loss in past years where they are accounted for using the equity method. 'Other' shall include reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve.
30. 'Treasury shares' shall cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution while they are not sold or amortised, except where under the relevant national GAAP based on BAD they shall be reported in 'other assets'.

2. STATEMENT OF PROFIT OR LOSS (2)

31. Interest income and interest expense from financial instruments measured at fair value through profit or loss and from hedging derivatives classified in the category 'hedge accounting' shall be reported either separately from other gains and losses under items 'interest income' and 'interest expense' ('clean price') or as part of gains or

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losses from these categories of instruments ('dirty price'). The clean or dirty price approach shall be applied consistently for all financial instruments measured at fair value through profit or loss and for hedging derivatives classified in the category 'hedge accounting'.

32. Institutions shall report the following items, which include income and expense in relation to related parties not fully or proportionally consolidated under the regulatory scope of consolidation, broken down by accounting portfolios:
  - (a) 'Interest income';
  - (b) 'Interest expense';
  - (c) 'Dividend income';
  - (d) 'Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net';
  - (e) 'Modification gains or losses, net';
  - (f) 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss'.
33. 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall include, where the clean price is used, the amounts related to those derivatives classified in the category 'held for trading' which are hedging instruments from an economic but not accounting point of view to present correct interest income and expenses from the financial instruments that are hedged.
34. Where the clean price is used, 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion (IFRS 9.6.7).
35. 'Interest income. Derivatives – Hedge accounting, interest rate risk' and 'Interest expenses. Derivatives – Hedge accounting, interest rate risk' shall include, where the clean price is used, the amounts related to those derivatives classified in the category 'hedge accounting' which cover interest rate risk, including hedges of a group of items with offsetting risk positions (hedges of a net position) whose hedged risk affect different line items in the statement of profit or loss. Where the clean price is used, those amounts shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked. With clean price, where the hedged item generates interest income (expense), those amounts shall be reported as an interest income (expense) even where it is a negative (positive) amount.

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36. 'Interest income – other assets' shall include amounts of interest income not included in the other items, like interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.
  
37. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial liabilities with a negative effective interest rate shall be reported in 'Interest income on liabilities'. These liabilities and their interests give rise to a positive yield for an institution.
  
38. 'Interest expenses – other liabilities' shall include amounts of interest expenses not included in the other items, like interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.
  
39. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial assets with a negative effective interest rate shall be reported in 'Interest expense on assets'. Those assets and their interests give rise to a negative yield for an institution.
  
40. Dividend income on equity instruments measured at fair value through profit or loss shall be reported either as 'dividend income' separately from other gains and losses from those classes of instruments where the clean price is used, or as part of gains or losses from those classes of instruments where the dirty price is used.
  
41. Dividend income on equity instruments designated at fair value through other comprehensive income shall encompass dividends related to instruments derecognised during the reporting reference period and dividends related to instruments held at the end of the reporting reference period.
  
42. Dividend income from investments in subsidiaries, joint ventures and associates shall include the dividends of those investments where they are accounted for using other than the equity method.
  
43. 'Gains or (-) losses on financial assets and liabilities held for trading, net' shall include gains and losses in the remeasurement and derecognition of financial instruments classified as held for trading. This item shall also include gains and losses on credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss, as well as dividend and interest income and expense on financial assets and liabilities held for trading where the dirty price is used.

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44. 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss' shall include also the amount recognised in the statement of profit or loss for the own credit risk of liabilities designated at fair value where recognising own credit risk changes in other comprehensive income creates or enlarges an accounting mismatch (IFRS 9.5.7.8). This item shall include also gains and losses on the hedged instruments that are designated as measured at fair value through profit or loss where the designation is used to manage credit risk, as well as interest income and expense on financial assets and liabilities designated at fair value through profit or loss where the dirty price is used.
  
45. 'Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss' shall not include gains on equity instruments that a reporting entity chooses to measure at fair value through other comprehensive income (IFRS 9.5.7.1(b)).
  
46. Where a change in business model leads to the reclassification of a financial asset into a different accounting portfolio, the gains or losses from the reclassification shall be reported in the relevant rows of the accounting portfolio in which the financial asset is reclassified, in accordance with the following:
  - (a) where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through profit or loss accounting portfolio (IFRS 9.5.6.2), gains or losses due to the reclassification shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable;
  
  - (b) where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category (IFRS 9.5.6.7), the cumulative gains or losses previously recognised in other comprehensive income reclassified to profit or loss shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable.
  
47. 'Gains or (-) losses from hedge accounting, net' shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge in accordance with IFRS 9.6.5.8. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. The reclassifications of the cash flow hedges reserve or of the reserve for hedges of net investment in a foreign operation shall be recognised in the same rows of the 'Statement of profit or loss' as those impacted by the cash flows from the hedged items. 'Gains or (-) losses from hedge accounting, net' shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.

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48. 'Gains or losses on derecognition of non-financial assets' shall include the gains and losses on derecognition of non-financial assets, except where classified as held for sale or as investments in subsidiaries, joint ventures and associates.
  
- 48i. 'Cash contributions to resolution funds and deposit guarantee schemes' shall include the amounts of contributions to resolution funds and deposit guarantee schemes where they are paid in the form of cash. Where the contribution is made in the form of a payment commitment, this payment commitment shall be included in 'provisions or (-) reversal of provisions', if the payment commitment gives rise to a liability in accordance with the applicable accounting standard.
  
49. 'Modification gains or (-) losses, net' shall include the amounts arising from adjusting the gross carrying amounts of financial assets to reflect the renegotiated or modified contractual cash flows (IFRS 9.5.4.3 and Appendix A). The modification gains or losses shall not include the impact of modifications on the amount of expected credit losses, which shall be reported in 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss'.
  
50. 'Provisions or (-) reversal of provisions. Commitments and guarantees given' shall include the net charges in the 'Statement of profit or loss' for provisions on all commitments and guarantees in the scope of IFRS 9, IAS 37 or IFRS 4 in accordance with paragraph 11 of this Part, or under national GAAP based on BAD. Under IFRS, any change in the fair value of commitments and financial guarantees measured at fair value shall be reported in 'Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net'. Provisions therefore include the impairment amount for commitments and guarantees for which impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4.
  
51. Under IFRS, 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss' shall include all impairment gains or losses for debt instruments arising from the application of the impairment rules in IFRS 9.5.5, regardless of whether the expected credit losses in accordance with IFRS 9.5.5 are estimated over a 12-month or a lifetime period, and including the impairment gains or losses for trade receivables, contract assets and lease receivables (IFRS 9.5.5.15).
  
52. Under national GAAP based on BAD 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit and loss' shall include all allowances and reversal of allowances of financial instruments measured at cost based methods due to the change in creditworthiness of the debtor or issuer, as well as, depending on the specifications of the national GAAP, the allowances due to the impairment of financial instruments measured at fair value through equity and other measurement methods, including LOCOM.

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53. 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss' shall also include the amounts written off – as defined in paragraph 72, 74 and 165(b) of this Part of this Annex- that exceed the amount of the loss allowance at the date of write-off and are therefore recognised as a loss directly in profit or loss, as well as recoveries of previously written-off amounts recorded directly to the statement of profit or loss.
54. The share of profit or loss from subsidiaries, associates and joint ventures which are accounted for under the equity method in the regulatory scope of consolidation shall be reported within 'Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method'. According to IAS 28.10, the carrying amount of the investment shall be reduced by the amount of dividends paid by those entities. The impairment on those investments shall be reported in '(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)'. Gains or losses on derecognition of these investments shall be reported in accordance with paragraph 55 and 56 of this Part.
55. 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations' shall include profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
56. Under IFRS, the gains or losses on derecognition of investments in subsidiaries, joint ventures and associates shall be reported within 'Profit or (-) loss before tax from discontinued operations' where they are considered discontinued operations under IFRS 5. Under national GAAP based on BAD, those gains and losses shall be reported in 'Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net'.

## 3. STATEMENT OF COMPREHENSIVE INCOME (3)

57. 'Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income' shall include the change in the accumulated hedge ineffectiveness in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. The change in accumulated hedge ineffectiveness reported in this row shall be the difference between the changes in the variation of the fair value of the equity instrument reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)' and the changes in the variation of the fair value of the hedging derivative reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)'.
58. 'Hedge of net investments in foreign operations (effective portion)' shall include the change in the accumulated foreign currency translation reserve for the effective portion of both on-going and discontinued hedges of net investments in foreign operations.

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59. For hedges of net investment in foreign operations and cash flow hedges, the respective amounts reported in 'Transferred to profit or loss' shall include amounts transferred because the hedged flows have occurred and are no longer expected to occur.
60. 'Hedging instruments (not designated elements)' shall include changes in the accumulated changes in fair value of all of the following where they are not designated as a hedging component:
  - (a) time value of options;
  - (b) forward elements of forward contracts;
  - (c) foreign exchange basis spread of financial instruments.
61. For options, the amounts reclassified to profit or loss and reported in 'Transferred to profit or loss' shall include reclassifications due to options that hedge a transaction-related hedged item and options that hedge a time-period related hedge item.
62. 'Debt instruments at fair value through other comprehensive income' shall include gains or losses on debt instruments measured at fair value through other comprehensive income other than impairment gains or losses and foreign exchange gains and losses, that shall respectively be reported in '(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)' and in 'Exchange differences (gain or (-) loss), net' in template 2. 'Transferred to profit or loss' in particular shall include the transfer to profit or loss due to derecognition or reclassification into the fair value through profit or loss measurement category.
63. Where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through other comprehensive income measurement category (IFRS 9.5.6.4), the gains or losses arising due to the reclassification shall be reported in 'Debt instruments at fair value through other comprehensive income'.
64. Where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category (IFRS 9.5.6.7) or into the amortised cost measurement category (IFRS 9.5.6.5), the reclassified cumulative gains and losses previously recognised in other comprehensive income shall be respectively reported in 'Transferred to profit or loss' and in 'Other reclassifications', adjusting in the latter case the carrying amount of the financial asset.
65. For all components of the other comprehensive income, 'Other reclassifications' shall include transfers other than the reclassifications from the other comprehensive income to the profit or loss or to the initial carrying amount of hedged items in the case of cash flow hedges.

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66. Under IFRS 'Income tax relating to items that will not be reclassified' and 'Income tax relating to items that may be reclassified to profit or (-) loss' (IAS 1.91 (b), IG6) shall be reported as separate line items.
4. **BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR (4)**
    67. Financial assets shall be broken down by accounting portfolio and instrument and – where required – by counterparty. For debt instruments measured at fair value through other comprehensive income and at amortised cost, the gross carrying amount of assets and accumulated impairments shall be broken down by impairment stages.
    68. Derivatives reported as trading financial assets under GAAP based on BAD include instruments measured at fair value as well as instruments measured at cost-based methods or LOCOM.
    69. For the purposes of Annexes III and IV as well as this Annex, 'accumulated negative changes in fair value due to credit risk' means, for non-performing exposures, accumulated changes in fair value due to credit risk where the accumulated net change is negative. The accumulated net change in fair value due to credit risk shall be calculated by adding all negative and positive changes in fair value due to credit risk that have occurred since recognition of the debt instrument. That amount shall only be reported where the addition of positive and negative changes in fair value due to credit risk results in a negative amount. The valuation of the debt instruments shall be performed on the level of single financial instruments. For each debt instrument, 'Accumulated negative changes in fair value due to credit risk' shall be reported until the derecognition of the instrument.
    70. For the purposes of Annexes III and IV as well as this Annex, 'accumulated impairment' shall have the following meaning:
      - (a) for debt instruments measured at amortised cost or at a cost-based method, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised, where appropriate for each of the impairment stages. Accumulated impairment reduces the carrying amount of the debt instrument through the use of an allowance account under IFRS and national GAAP based on BAD, or via direct reductions that do not constitute a derecognition event under national GAAP based on BAD;
      - (b) for debt instruments measured at fair value through other comprehensive income under IFRS, accumulated impairment is the sum of expected credit losses and their variations recognised as a reduction of fair value on a given instrument since initial recognition;
      - (c) for debt instruments at fair value through equity under national GAAP based on BAD subject to impairment, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised. The reduction in the carrying amount is either made through use of an allowance account or via direct reductions that do not constitute a derecognition event.

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71. Under IFRS, accumulated impairment shall include the allowance for expected credit losses for financial assets under each of the impairment stages specified by IFRS 9. Under national GAAP based on BAD, it shall include specific and general allowance for credit risk, as well as the general allowance for banking risk where it reduces the carrying amount of debt instruments. Accumulated impairment shall also include the credit risk-induced value adjustments on financial assets under LOCOM.
  
72. 'Accumulated partial write-offs' and 'Accumulated total write-offs' shall include, respectively, the accumulated partial and total amount as at the reference date of principal and accrued past due interest and fees of any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 because the institution has no reasonable expectations of recovering the contractual cash flows. Those amounts shall be reported until the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or other causes, or until recovery. Therefore, where the written-off amounts are not recovered, they shall be reported while they are subject to enforcement activities.
  
73. Where a debt instrument is eventually totally written-off because of successive partial write-offs, the cumulative amount written-off shall be reclassified from the 'Accumulated partial write-offs' into the 'Accumulated total write-offs' column.
  
74. Write-offs shall constitute a derecognition event and relate to a financial asset in its entirety or to a portion of it, including where the modification of an asset leads the institution to give up its right of collecting cash flows on a portion or the entirety of this asset as further explained in paragraph 72. Write-offs shall include amounts caused by both reductions of the carrying amount of financial assets recognised directly in profit or loss and reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.
  
75. The column 'of which: Instruments with low credit risk' shall include instruments that are determined to have low credit risk at the reporting date and for which the institution assumes that the credit risk has not increased significantly since initial recognition in accordance with IFRS 9.5.5.10.
  
76. Trade receivables within the meaning of IAS 1.54(h), contract assets and lease receivables for which the simplified approach of IFRS 9.5.5.15 for the estimation of loss allowances has been applied, shall be reported within loans and advances in template 4.4.1. The corresponding loss allowance for those assets shall be reported in either 'Accumulated impairment on assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)' or 'Accumulated impairment on credit-impaired assets (Stage 3)', depending on whether trade receivables, contract assets or lease receivables under the simplified approach are considered as credit-impaired assets.

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77. Purchased or originated financial assets that are credit-impaired at initial recognition as defined in IFRS 9 Appendix A shall be separately reported in templates 4.3.1 and 4.4.1. For those assets, the accumulated impairment shall only include the cumulative changes in lifetime expected credit losses since initial recognition (IFRS 9.5.5.13). The corresponding gross carrying amount and accumulated impairment for those assets shall be reported in 'Credit-impaired assets (Stage 3)' at initial recognition and as long as they are considered as credit-impaired assets in accordance with the definition of 'credit-impaired financial assets' of Appendix to IFRS 9 A. Where those assets are no longer considered to be credit-impaired assets after initial recognition, they shall be reported in 'Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)'.
78. In template 4.5, institutions shall report the carrying amount of 'Loans and advances' and 'Debt securities' that fall within the definition of 'subordinated debt' in paragraph 100 of this Part.
79. In template 4.8, information to be reported depends on whether Non-trading non-derivative financial assets measured at fair value to equity can be subject to impairment requirements in application of the national GAAP based on BAD. Where those financial assets are subject to impairment, institutions shall report information in this template that relates to the carrying amount, the gross carrying amount of unimpaired assets and impaired assets, accumulated impairment and accumulated write-offs. Where those financial assets are not subject to impairment, institutions shall report the accumulated negative changes in fair value due to credit risk for non-performing exposures.
80. In template 4.9, financial assets measured under moderate LOCOM and their associated value adjustments shall be identified separately from other financial assets measured at a cost-based method and their associated impairment. Financial assets under a cost-based method, including financial assets under moderate LOCOM, shall be reported as unimpaired assets where they have no value adjustments or impairment associated with them, and as impaired assets in case they have value adjustments that qualify as impairment or impairment associated with them. Value adjustments that qualify as impairment shall be credit risk-induced value adjustments reflecting the deterioration of the creditworthiness of the counterparty. Financial assets under moderate LOCOM with market-risk induced value adjustments reflecting the impact of changes in the market conditions on the value of the asset shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.
81. In template 4.10, assets measured at strict LOCOM as well as their associated value adjustments shall be reported separately from assets under other measurement methods. Financial assets under strict LOCOM and financial assets under other measurement methods shall be reported as impaired assets in case they have credit-risk induced value adjustments as defined in paragraph 80 or impairment associated with them. Financial assets under strict LOCOM with

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market risk induced value adjustments as defined in paragraph 80 shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

82. Under national GAAP based on BAD, the amount of general allowances for banking risk to be reported in the applicable templates shall only be the part that affects the carrying amount of debt instruments (BAD Article 37.2).

5. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES BY PRODUCT (5)

83. Loans and advances other than those held for trading or trading assets shall be broken down by type of product and by counterparty sector for the carrying amount and by type of products only for the gross carrying amount.
84. Balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits' shall also be reported in this template independently of how they are measured.
85. Loans and advances shall be allocated to the following products:
- (a) 'on demand (call) and short notice (current account)' shall include balances receivable on demand (call), at short notice (by close of business on the day following that on which the demand was made), current accounts and similar balances including loans that are overnight deposits for the borrower (loans to be repaid by close of business on the day following that in which it was granted), regardless of their legal form. It shall also include 'overdrafts' that are debit balances on current account balances and compulsory reserves held at the central bank;
  - (b) 'Credit card debt' shall include credit granted either via delayed debit cards or via credit cards as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation;
  - (c) 'Trade receivables' shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. That item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse);
  - (d) 'Finance leases' shall include the carrying amount of finance lease receivables. Under IFRS, 'finance lease receivables' are as defined in IAS 17;

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- (e) 'Reverse repurchase loans' shall include finance granted in exchange for securities or gold bought under repurchase agreements or borrowed under securities lending agreements as defined in paragraphs 183 and 184 of this Part;
  - (f) 'Other term loans' shall include debit balances with contractually fixed maturities or terms that are not included in other items;
  - (g) 'Advances that are not loans' shall include advances that cannot be classified as loans in accordance with the Table of Part 2 of Annex II to the ECB BSI Regulation. That item shall include, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection).
86. Loans and advances shall be classified on the basis of the collateral received as follows:
- (a) 'Loans collateralized by immovable property' shall include loans and advances formally secured by residential or commercial immovable property collateral, regardless of their loan/collateral ratio (commonly referred as 'loan-to-value') and the legal form of the collateral;
  - (b) 'Other collateralized loans' shall include loans and advances formally secured by collateral, regardless of their loan/collateral ratio (commonly referred to as 'loan-to-value' (LTV) ratio) and the legal form of the collateral, other than 'Loans collateralised by immovable property'. That collateral shall include pledges of securities, cash, and other collateral, regardless of the legal form of the collateral.
87. Loans and advances shall be classified based on the collateral and irrespective of the purpose of the loan. The carrying amount of loans and advances secured by more than one type of collateral shall be classified and reported as collateralised by immovable property where those loans and advances are secured by immovable property regardless of whether they are also secured by other types of collateral.
88. Loans and advances shall be classified on the basis of their purpose as:
- (a) 'Credit for consumption' shall include loans granted mainly for the personal consumption of goods and services, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation;
  - (b) 'Lending for house purchase' shall include credit extended to households for the purpose of investing in houses for own use or rental, including building and refurbishments, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.
89. Loans shall be classified on the basis of how they can be recovered. 'Project finance loans' shall include loans that meet the characteristics of specialised lending exposures as referred to in Article 147(8) CRR.

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## 6. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE CODES (6)

90. Gross carrying amount of loans and advances to non-financial corporations other than those included in the held for trading or trading assets portfolios shall be classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty.
91. The classification of the exposures incurred jointly by more than one obligor shall be done in accordance with paragraph 43 of Part 1 of this Annex.
92. Reporting of NACE codes shall be done with the first level of disaggregation (by 'section'). Institutions shall report loans and advances to non-financial corporations which engage in financial or insurance activities in 'K – Financial and insurance activities'.
93. Under IFRS, financial assets subject to impairment shall include (i) financial assets at amortised cost, and (ii) financial assets at fair value through other comprehensive income. Under national GAAP based on BAD, financial assets subject to impairment shall include financial assets measured at a cost-based method, including under LOCOM. Depending on the specifications in each national GAAP, they may include (i) financial assets measured at fair value through equity, and (ii) financial assets under other measurement methods.

## 7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE (7)

94. The carrying amount of debt instruments that are included in the accounting portfolios subject to impairment shall be reported in template 7.1 only where they are past due. Past-due instruments shall be allocated to the corresponding past-due buckets on the basis of their individual situation.
95. Accounting portfolios subject to impairment shall be financial assets subject to impairment, as defined as in paragraph 93 of this Part.
96. Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. Past due exposures shall be reported for their entire carrying amount. The carrying amounts of such assets shall be reported by impairment stages or impairment status in accordance with the applicable accounting standards and broken down according to the number of days of the oldest past due amount unpaid at the reference date.

## 8. BREAKDOWN OF FINANCIAL LIABILITIES (8)

97. 'Deposits' and the product breakdown shall be defined in accordance with the Table of Part 2 of Annex II to the ECB BSI Regulation. Regulated savings deposits shall be classified in accordance with the ECB BSI Regulation and distributed according to the counterparty. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very similar to overnight deposits, shall be classified as deposits redeemable at notice.

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98. 'Debt securities issued' shall be disaggregated into the following type of products:
  - (a) 'Certificates of deposits' shall be securities that enable the holders to withdraw funds from an account;
  - (b) 'Asset backed securities' shall be securities derived from securitisation transactions as defined in point (61) of Article 4(1) CRR;
  - (c) 'Covered Bonds' as referred to in Article 129(1) CRR;
  - (d) 'Hybrid contracts' shall comprise contracts with embedded derivatives;
  - (e) 'Other debt securities issued' shall be debt securities that are not included in the products referred to in points (a) to (d) and shall distinguish between convertible compound financial instruments and non-convertible instruments.
99. 'Subordinated financial liabilities' issued shall be treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities shall be classified as 'Debt securities issued' and subordinated liabilities in the form of deposits are classified as 'Deposits'.
100. Template 8.2 shall include the carrying amount of 'Deposits' and 'Debt securities issued' that shall be subordinated debt, as determined in Table of Part 2 of Annex II to the ECB BSI Regulation, classified by accounting portfolios. 'Subordinated debt' instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status have been satisfied.
101. 'Accumulated changes in fair value due to changes in own credit risk' shall include all the said accumulative changes in fair value, regardless of whether they are recognised in profit or loss or in the other comprehensive income.
9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)
  102. Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I to CRR. In templates 9.1, 9.1.1 and 9.2, all off-balance sheet exposures listed in Annex I to CRR shall be broken down in loan commitments, financial guarantees, and other commitments.
  103. Information on loan commitments, financial guarantees and other commitments given and received shall include both revocable and irrevocable commitments.
  104. Loan commitments, financial guarantees and other commitments given listed in Annex I to CRR may be instruments that are in the scope of IFRS 9 where they are measured at fair value through profit or loss, or where they are subject to the impairment requirements of IFRS 9, as well as instruments that are within the scope of IAS 37 or IFRS 4.

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105. Under IFRS, loan commitments, financial guarantees and other commitments given shall be reported in template 9.1.1 where any of the following conditions are met:
- (a) they are subject to impairment requirements of IFRS 9;
  - (b) they are designated at fair value through profit or loss under IFRS 9;
  - (c) they are within the scope of IAS 37 or IFRS 4.
106. Liabilities that shall be recognised as credit losses for the financial guarantees and commitments given referred to under points (a) and (c) of paragraph 105 of this Part of this Annex shall be reported as provisions regardless of the measurement criteria applied.
107. Institutions under IFRS shall report the nominal amount and provisions of instruments that are subject to the impairment requirements of IFRS 9, including those measured at initial cost less cumulative income recognised, broken down by impairment stages.
108. Only the nominal amount of the commitment shall be reported in template 9.1.1 where a debt instrument includes both an on-balance sheet instrument and an off-balance sheet component. Where the reporting entity is unable to identify separately the expected credit losses on the on-balance sheet and off-balance components, the expected credit losses on the commitment shall be reported together with the accumulated impairment on the on-balance sheet component. Where the combined expected credit losses exceed the gross carrying amount of the debt instrument, the remaining balance of the expected credit losses shall be reported as a provision in the appropriate impairment stage in template 9.1.1 (IFRS 9.5.5.20 and IFRS 7.B8E).
109. A financial guarantee or a commitment to provide a loan at a below-market rate that is measured in accordance with IFRS 9.4.2.1(d) and for which its loss allowance is determined in accordance with IFRS 9.5.5 shall be reported in the appropriate impairment stage.
110. Where loan commitments, financial guarantees and other commitments are measured at fair value in accordance with IFRS 9, institutions shall report in template 9.1.1 the nominal amount and accumulated negative changes in fair value due to credit risk of those financial guarantees and commitments in dedicated columns. 'Accumulated negative changes in fair value due to credit risk' shall be reported applying the criteria of paragraph 69 of this Part.
111. The nominal amount and provisions of other commitments or guarantees that are within the scope of IAS 37 or IFRS 4 shall be reported in dedicated columns.
112. Institutions under national GAAP based on BAD shall report in template 9.1 the nominal amount of commitments and financial guarantees referred to in paragraphs 102 and 103, as well as the amount of provisions required to be held against those off-balance sheet exposures.

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113. 'Loan commitments' shall be firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. The following items of Annex I to CRR shall be classified as 'Loan commitments':
- (a) 'Forward deposits';
  - (b) 'Undrawn credit facilities', which comprise agreements to 'lend' or provide 'acceptance facilities' under pre-specified terms and conditions.
114. 'Financial guarantees' shall be contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument, including guarantees provided for other financial guarantees. Under IFRS, those contracts shall meet the definition of financial guarantee contracts in IFRS 9.2.1(e) and IFRS 4.A. The following items of Annex I to CRR shall be classified as 'financial guarantees':
- (a) 'Guarantees having the character of credit substitute';
  - (b) 'Credit derivatives' that meet the definition of financial guarantee;
  - (c) 'Irrevocable standby letters of credit having the character of credit substitutes'.
115. 'Other commitments' shall include the following items of Annex I to CRR:
- (a) 'Unpaid portion of partly-paid shares and securities';
  - (b) 'Documentary credits issued or confirmed';
  - (c) 'Trade finance off-balance sheet items';
  - (d) 'Documentary credits in which underlying shipment acts as collateral and other self-liquidating transactions';
  - (e) 'Warranties and indemnities' (including tender and performance bonds) and 'guarantees not having the character of credit substitutes';
  - (f) 'Shipping guarantees, customs and tax bonds';
  - (g) 'Note issuance facilities' (NIFs) and 'Revolving underwritings facilities' (RUFs);
  - (h) 'Undrawn credit facilities' which comprise agreements to 'lend' or provide 'acceptance facilities' where the terms and conditions are not pre-specified;

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- (i) 'Undrawn credit facilities' which comprise agreements to 'purchase securities' or 'provide guarantees';
  - (j) 'Undrawn credit facilities for tender and performance guarantees';
  - (k) 'Other off-balance sheet items' in Annex I to CRR.
116. Under IFRS, the following items are recognised in the balance sheet and, consequently, shall not be reported as off-balance sheet exposures:
- (a) 'Credit derivatives' that do not meet the definition of financial guarantees are 'derivatives' under IFRS 9;
  - (b) 'Acceptances' are obligations by an institution to pay on maturity the face value of a bill of exchange, normally covering the sale of goods. Consequently, they are classified as 'trade receivables' on the balance sheet;
  - (c) 'Endorsements on bills' that do not meet the criteria for derecognition under IFRS 9;
  - (d) 'Transactions with recourse' that do not meet the criteria for derecognition under IFRS 9;
  - (e) 'Assets purchased under outright forward purchase agreements' are 'derivatives' under IFRS 9;
  - (f) 'Asset sale and repurchase agreements as referred to in paragraphs 3 and 5 of Article 12 of Directive 86/635/EEC'. In those contracts, the transferee has the option, but not the obligation, to return the assets at a price agreed in advance on a date specified or on a date to be specified. Therefore, those contracts meet the definition of derivatives in Appendix A to IFRS 9.
117. The item 'of which: non-performing' shall include the nominal amount of those loan commitments, financial guarantees and other commitments given that are considered as non-performing in accordance with paragraphs 213 to 239 of this Part.
118. For financial guarantees, loan commitments and other commitments given, the 'Nominal amount' shall be the amount that best represents the institution's maximum exposure to credit risk without taking account of any collateral held or other credit enhancements. In particular, for financial guarantees given, the nominal amount shall be the maximum amount the entity would have to pay if the guarantee is called on. For loan commitments, the nominal amount shall be the undrawn amount that the institution has committed to lend. Nominal amounts shall be the exposure values before applying conversion factors and credit risk mitigation techniques.

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119. In template 9.2, for loan commitments received, the nominal amount shall be the total undrawn amount that the counterparty has committed to lend to the institution. For other commitments received, the nominal amount shall be the total amount committed by the other party in the transaction. For financial guarantees received, the 'maximum amount of the guarantee that can be considered' shall be the maximum amount the counterparty would have to pay if the guarantee is called on. Where a financial guarantee received has been issued by more than one guarantor, the guaranteed amount shall be reported only once in this template; the guaranteed amount shall be allocated to guarantor that is more relevant for the mitigation of credit risk.

#### 10. DERIVATIVES AND HEDGE ACCOUNTING (10 AND 11)

120. For the purpose of templates 10 and 11, derivatives shall be considered either as hedging derivatives where they are used in a qualifying hedging relationship in accordance with IFRS or with the applicable national GAAP under BAD, or as held for trading in other cases.
121. The carrying amount and the notional amount of the derivatives held for trading, including economic hedges, as well as the derivatives held for hedge accounting shall be reported broken down by type of underlying risk, type of market and type of product in templates 10 and 11. Institutions shall report the derivatives held for hedge accounting also broken down by type of hedge. Information on non-derivative hedging instruments shall be reported separately and broken down by types of hedges.
122. Under the relevant national GAAP based on BAD, all derivatives shall be reported in these templates irrespective of whether they are or are not recognised on the balance sheet under the relevant national GAAP.
123. The breakdown of the carrying amount, fair value and notional amount of trading and hedging derivatives by accounting portfolios and types of hedges shall be implemented taking into consideration the accounting portfolios and types of hedges that are applicable in IFRS or national GAAP under BAD, whichever framework applies to the reporting entity.
124. Trading derivatives and hedging derivatives which, in accordance with national GAAP based on BAD, are measured at cost or LOCOM shall be identified separately.
125. Template 11 shall include hedging instruments and hedged items irrespective of the accounting standard used to recognise a qualifying hedge relationship, including where that qualifying hedge relationship concerns a net position. Where an institution has elected to keep applying IAS 39 for hedge accounting (IFRS 9.7.2.21), the references and names for the types of hedges and accounting portfolios shall be read as the relevant references and names in IAS 39.9: 'Financial assets measured at fair value through other comprehensive income' shall refer to 'Available for sale assets', and 'Assets at amortised cost shall gather 'Held to maturity' as well as 'Loans and receivables'.

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126. Derivatives included in hybrid instruments, which have been separated from the host contract, shall be reported in templates 10 and 11 according to the nature of the derivative. The amount of the host contract is not included in those templates. However, where the hybrid instrument is measured at fair value through profit or loss, the contract shall be reported as a whole and the embedded derivatives shall not be reported in templates 10 and 11.
127. Commitments considered as derivatives (IFRS 9.2.3(b)) and credit derivatives that do not meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported in template 10 and template 11 following the same breakdowns as the other derivative instruments, but not be reported in template 9.
128. The carrying amount of non-derivative financial assets or non-derivative financial liabilities that are recognised as hedging instrument in application of IFRS or the relevant national GAAP under BAD shall be reported separately in template 11.3.

**10.1. Classification of derivatives by type of risk**

129. All derivatives shall be classified into one of the following risk categories:
- (a) interest rate: Interest rate derivatives shall be contracts related to an interest-bearing financial instrument the cash flows of which are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a treasury bill. That category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. It shall thus exclude contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts the predominant risk characteristic of which is foreign exchange risk, which are to be reported as foreign exchange contracts. The only exception is where cross-currency swaps are used as part of a portfolio hedge of interest rate risk, where they shall be reported in the dedicated rows for those types of hedges. Interest rate contracts shall include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaps and interest rate warrants;
  - (b) equity: Equity derivatives shall be contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices;
  - (c) foreign exchange and gold: These derivatives shall include contracts involving the exchange of currencies in the forward market and the exposure to gold. They shall therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaps and currency warrants. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates,

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except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk. Gold contracts shall include all deals involving exposure to that commodity;

(d) credit: Credit derivatives shall be contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit and that do not meet the definition of financial guarantees (IFRS 9.4.2.1 (c)). The contracts shall specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset. Credit derivatives that meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported only in template 9;

(e) commodity: These derivatives shall be contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products;

(f) other: those derivatives shall be any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.

130. Where a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:

(a) commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may include foreign exchange, interest rate or equity, shall be reported in this category;

(b) equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates shall be included in this category;

(c) foreign exchange and gold: This category shall include all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining to either interest-bearing financial instruments or exchange rates, except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk.

▼ **M11****10.2. Amounts to be reported for derivatives**

131. Under IFRS, the 'carrying amount' for all derivatives (hedging or trading) shall be the fair value. Derivatives with a positive fair value (above zero) shall be 'financial assets' and derivatives with a negative fair value (below zero) shall be 'financial liabilities'. The 'carrying amount' shall be reported separately for derivatives with a positive fair value ('financial assets') and for those with a negative fair value ('financial liabilities'). At the date of initial recognition, a derivative shall be classified as 'financial asset' or 'financial liability' according to its initial fair value. After initial recognition, as the fair value of a derivative increases or decreases, the terms of the exchange may become either favourable to the institution (and the derivative is classified as 'financial asset') or unfavourable (and the derivative is classified as 'financial liability'). The carrying amount of hedging derivatives shall be their entire fair value, including, where applicable, the components of this fair value that are not designated as hedging instruments.
  
132. In addition to carrying amounts as defined in paragraph 27 of Part 1 of this Annex, fair values shall be reported by reporting institutions under national GAAP based on BAD for all derivative instruments, whether required to be booked on-balance sheet or off-balance sheet by the national GAAP based on BAD.
  
133. The 'Notional amount' shall be the gross nominal of all deals concluded and not yet settled at the reference date, regardless of whether those deals lead to derivative exposures being booked on-balance sheet. In particular, the following shall be taken into account to determine the notional amount:
  - (a) for contracts with variable nominal or notional principal amounts, the basis for reporting shall be the nominal or notional principal amounts at the reference date;
  
  - (b) the notional amount value to be reported for a derivative contract with a multiplier component shall be the contract effective notional amount or par value;
  
  - (c) swaps: The notional amount of a swap shall be the underlying principal amount upon which the exchange of interest, foreign exchange or other income or expense is based;
  
  - (d) equity and commodity-linked contracts: The notional amount to be reported for an equity or commodity contract shall be the quantity of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit. The notional amount to be reported for commodity contracts with multiple exchanges of principal shall be the contractual amount multiplied by the number of remaining exchanges of principal in the contract;
  
  - (e) credit derivatives: The contract amount to be reported for credit derivatives shall be the nominal value of the relevant reference credit;

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- (f) digital options have a predefined payoff, which can be either a monetary amount or a number of contracts of an underlying. The notional amount for digital options shall be either the predefined monetary amount or the fair value of the underlying at the reference date.
134. The column 'Notional amount' of derivatives shall include, for each line item, the sum of the notional amounts of all contracts in which the institution is counterparty, irrespective of whether the derivatives are considered assets or liabilities on the face of the balance sheet or are not booked on-balance sheet. All notional amounts shall be reported, regardless of whether the fair value of derivatives is positive, negative or equal to zero. Netting among the notional amounts shall not be allowed.
135. The 'Notional amount' shall be reported by 'total' and by 'of which: sold' for the line items: 'OTC options', 'Organised market options', 'Credit', 'Commodity' and 'Other'. The item 'of which sold' shall include the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the institution (option writer) have the right to exercise the option, and for the items related to credit risk derivatives, the notional amounts of the contracts in which the institution (protection seller) has sold (gives) protection to its counterparties (protection buyers).
136. The allocation of a transaction as 'OTC' or 'Organized market' shall be based on the nature of the market where the transaction takes place and not on whether there is a mandatory clearing obligation for that transaction. An 'Organised market' is a regulated market in the meaning of point (92) of Article 4(1) CRR. Therefore, where a reporting entity enters into a derivative contract in an OTC market where central clearing is compulsory, it shall classify that derivative as 'OTC' and not as 'Organised market'.

**10.3. Derivatives classified as 'economic hedges'**

137. Derivatives that are held for hedging purposes but which do not meet the criteria to be effective hedging instruments in accordance with IFRS 9, with IAS 39 where IAS 39 is applied for hedge accounting purposes or with the accounting framework under national GAAP based on BAD, shall be reported in template 10 as 'economic hedges'. This shall apply also to all of the following cases:
- (a) derivatives hedging unquoted equity instruments for which cost may be an appropriate estimate of fair value;
- (b) credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7.;

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(c) derivatives that are classified as ‘held for trading’ in accordance with Appendix A to IFRS 9 or classified as trading assets in accordance with the national GAAP based on BAD but are not part of the trading book as defined in point (86) of Article 4(1) CRR.

138. ‘Economic hedges’ shall not include derivatives for proprietary trading.
139. Derivatives that meet the definition of ‘economic hedges’ shall be reported separately in template 10 for each type of risk.
140. Credit derivatives used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7, shall be reported in a dedicated row in template 10 within credit risk. Other economic hedges of credit risk for which the reporting entity does not apply IFRS 9.6.7 shall be reported separately.

**10.4. Breakdown of derivatives by counterparty sector**

141. The carrying amount and the total notional amount of derivatives held for trading, and also of derivatives held for hedge accounting, which are traded in the OTC market, shall be reported by counterparties using the following categories:
- (a) ‘credit institutions’;
- (b) ‘other financial corporations’;
- (c) ‘rest’ comprising all other counterparties.
142. All OTC derivatives, irrespective of the type of risk to which they are related, shall be broken down by those counterparties.

**10.5. Hedge accounting under national GAAP (11.2)**

143. Where national GAAP under BAD require the allocation of hedging derivatives across categories of hedges, the hedging derivatives shall be separately reported for each of the applicable categories: ‘fair-value hedges’, ‘cash flow hedges’, ‘cost-price hedges’, ‘hedge in net investments in a foreign operation’, ‘portfolio fair value hedges of interest rate risk’ and ‘portfolio cash flow hedges of interest rate risk’.
144. Where applicable in accordance with national GAAP based on BAD, ‘Cost price hedges’ shall refer to a hedging category in which the hedging derivative is generally measured at cost.

**10.6. Amount to be reported for non-derivative hedging instruments (11.3 and 11.3.1)**

145. For non-derivative hedging instruments, the amount to be reported shall be the carrying amount of those non-derivative hedging instruments according to the applicable measurement rules in IFRS or in GAAP based on BAD for the accounting portfolios to which they belong. No ‘notional amount’ shall be reported for non-derivative hedging instruments.

**▼ M11****10.7. Hedged items in fair value hedges (11.4)**

146. The carrying amount of hedged items in a fair value hedge recognised on the statement of financial position shall be broken down by accounting portfolio and type of hedged risk for hedged financial assets and hedged financial liabilities. Where a financial instrument is hedged for more than one risk, it shall be reported in the type of risk in which the hedging instrument shall be reported in accordance with paragraph 129.
147. 'Micro-hedges' shall be hedges other than portfolio hedge of interest rate risk in accordance with IAS 39.89 A. Micro-hedges shall include hedges of nil net positions as referred to in accordance with IFRS 9.6.6.6.
148. 'Hedge adjustments on micro-hedges' shall include all hedge adjustments for all the micro-hedges as defined in paragraph 147.
149. 'Hedge adjustments included in the carrying amount of assets/liabilities' shall be the accumulated amount of the gains and losses on the hedged items that have adjusted the carrying amount of those items and been recognised in profit or loss. Hedge adjustments for the hedged items that are equities measured at fair value through other comprehensive income shall be reported in template 1.3. Hedge adjustments for unrecognised firm commitments or a component thereof shall not be reported.
150. 'Remaining adjustments for discontinued micro-hedges including hedges of net positions' shall include those hedge adjustments which, following the discontinuation of the hedge relationship and the end of the adjustment of hedged items for hedging gains and losses, remain to be amortised to the profit or loss via a recalculated effective interest rate for hedged items measured at amortised cost, or to the amount that represents the previously recognised cumulative hedging gain or loss for hedged assets measured at fair value through other comprehensive income.
151. Where a group of financial assets or financial liabilities, including a group of financial assets or financial liabilities that constitute a net position, is eligible as a hedged item, financial assets and financial liabilities constituting that group shall be reported at their carrying amount on a gross basis, before netting between instruments within the group, in 'Assets or liabilities included in hedge of a net position (before netting)'.
152. 'Hedged items in portfolio hedge of interest rate risk' shall include financial assets and financial liabilities included in a fair value hedge of the interest rate exposure of a portfolio of financial assets or financial liabilities. Those financial instruments shall be reported at their carrying amount on a gross basis, before netting between instruments within the portfolio.

**▼M11****11. MOVEMENTS IN ALLOWANCES AND PROVISIONS FOR CREDIT LOSSES (12)****11.1. Movements in allowances for credit losses and impairment of equity instruments under national GAAP based on BAD (12.0)**

153. Template 12.0 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured under cost-based methods, as well as for financial assets under other measurement methods or measured at fair value through equity where the national GAAP under BAD require those assets to be subject to impairment. Value adjustments on assets measured at the lower of cost or market shall not be reported in template 12.0.
154. ‘Increases due to amounts set aside for estimated loan losses during the period’ shall be reported where, for the main category of assets or the counterparty, the estimation of the impairment for the period results in the recognition of net expenses; that is, for the given category or counterparty, the increases in the impairment for the period exceed the decreases. ‘Decreases due to amounts reversed for estimated loan losses during the period’ shall be reported where, for the main category of assets or counterparty, the estimation of the impairment for the period result in the recognition of net income; that is, for the given category or counterparty, the decreases in the impairment for the period exceed the increases.
155. Changes in the allowance amounts due to repayment and disposals of financial assets shall be reported in ‘Other adjustments’. Write-offs shall be reported in accordance with paragraphs 72 to 74.

**11.2. Movements in allowances and provisions for credit losses under IFRS (12.1)**

156. Template 12.1 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured at amortised cost and at fair value through other comprehensive income broken down by impairment stages, by instrument and by counterparty.
157. The provisions for off-balance sheet exposures that are subject to the impairment requirements of IFRS 9 shall be reported by impairment stages. Impairment for loan commitments shall be reported as provisions only where they are not considered together with the impairment of on-balance sheet assets in accordance with IFRS 9.7.B8E and paragraph 108 of this part. Movements in provisions for commitments and financial guarantees measured under IAS 37 and financial guarantees treated as insurance contracts under IFRS 4 shall not be reported in this template but in template 43. Changes in the fair value due to credit risk of commitments and financial guarantees measured at fair value through profit or loss in accordance with IFRS 9 shall not be reported in this template but in item ‘Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net’ in accordance with paragraph 50 of this Part.
158. The items ‘of which: collectively measured allowances’ and ‘of which: individually measured allowances’ shall include the movements in the cumulative amount of impairment related to financial assets which have been measured on a collective or individual basis.

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159. 'Increases due to origination and acquisition' shall include the amount of increases in expected losses accounted for on the initial recognition of financial assets originated or acquired. That increase of the allowance shall be reported at the first reporting reference date following the origination or acquisition of those financial assets. Increases or decreases in the expected losses on those financial assets after their initial recognition shall be reported in other columns. Originated or acquired assets shall include assets resulting from the drawdown of off-balance sheet commitments given.
160. 'Decreases due to derecognition' shall include the amount of changes in allowances due to financial assets de-recognised totally in the reporting reference period for reasons other than write-offs, which include transfers to third parties or the expiry of the contractual rights due to full repayment, disposal of those financial assets or their transfer in another accounting portfolio. The change in allowance shall be recognised in this column at the first reporting reference date following the repayment, disposal or transfer. For off-balance sheet exposures, this item shall also include the decreases in the impairment due to the off-balance sheet item becoming an on-balance sheet asset.
161. 'Changes due to change in credit risk (net)' shall include the net amount of changes in expected losses at the end of the reporting reference period due to an increase or decrease in credit risk since initial recognition, irrespective of whether those changes led to a transfer of the financial asset to another stage. The impact on the allowance due to the increase or decrease of the amount of financial assets as a consequence of the interest income accrued and paid shall be reported in this column. This item shall also include the impact of the passing of time on the expected losses calculated in accordance with IFRS 9.5.4.1(a) and (b). The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall also be reported in this column. Changes in expected losses due to partial repayment of exposures via instalments shall be reported in this column with the exception of the last instalment, which shall be reported in the column 'Decreases due to derecognition'.
162. All changes in expected credit losses related to revolving exposures shall be reported in 'Changes due to change in credit risk (net)', except for those changes related to write-offs and updates in the institution's methodology for estimation of credit losses. Revolving exposures shall be those for which customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay up to a limit established by the institution.
163. 'Changes due to an update in the institution's methodology for estimation (net)' shall include changes due to updates in the institution's methodology for estimation of expected losses due to changes in the existing models or establishment of new models used to estimate impairment. Methodological updates shall also encompass the impact of the adoption of new standards. Changes in methodology that trigger an asset to change impairment stage shall be considered for a model change in its

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entirety. The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall not be reported in this column.

164. The reporting of the changes in the expected losses related to modified assets (IFRS 9.5.4.3 and Appendix A) shall depend on the feature of the modification in accordance with the following:

(a) where the modification results in the partial or total derecognition of an asset due to a write-off as defined in paragraph 74, the impact on expected losses due to this derecognition shall be reported in 'Decrease in allowance account due to write-offs', and any other impact from modification on expected credit losses in other appropriate columns;

(b) where the modification results in the complete derecognition of an asset for reasons other than a write-off as defined in paragraph 74 and its substitution by a new asset, the impact of modification on expected credit losses shall be reported in 'Changes due to derecognition' for the changes due to the asset derecognised, and in 'Increases due to origination and acquisition' for the changes due to the newly recognised modified asset. Derecognition for reasons other than write-offs shall include derecognition where the terms of the modified assets have been subject to substantial changes;

(c) where the modification does not result in derecognition of all or part of the modified asset, its impact on expected losses shall be reported in 'Changes due to modifications without derecognition'.

165. Write-offs shall be reported in accordance with paragraphs 72 to 74 of this Part of this Annex and in accordance with the following:

(a) where the debt instrument is partially or totally derecognised because there is no reasonable expectation of recovery, the decrease in the loss allowance reported due to the amounts written off shall be reported in: 'Decrease in allowance account due to write-offs';

(b) 'Amounts written-off directly to the statement of profit or loss' shall be the amounts of financial assets written-off during the reporting reference period that exceed any allowance account of the respective financial assets at the derecognition date. They shall include all amounts written-off during the reporting reference period and not only those which are still subject to enforcement activity.

166. 'Other adjustments' shall include any amount not reported in the previous columns, including the adjustments on expected losses due to foreign exchange differences where it is consistent with the reporting of the impact of foreign exchange in template 2.

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- 166i. 'Gains or losses on derecognition of debt instruments' shall include the difference between the carrying amount of financial assets measured at the date of derecognition and the consideration received.

**11.3. Transfers between impairment stages (gross basis presentation) (12.2)**

167. For financial assets, the gross carrying amount and for off-balance exposures that are subject to the impairment requirements of IFRS 9, the nominal amount that has been transferred between impairment stages during the reporting reference period shall be reported in template 12.2.
168. Only the gross carrying amount or the nominal amount of those financial assets or off-balance exposures which are in a different impairment stage at the reporting reference date than they were at the beginning of the financial year or their initial recognition shall be reported. For on-balance exposures for which the impairment reported in template 12.1 includes an off-balance sheet component (IFRS 9.5.5.20 and IFRS 7.B8E), the change in stage of the on-balance sheet and off-balance sheet component shall be considered.
169. For the reporting of the transfers that have taken place during the financial year, financial assets or off-balance exposures that have changed multiple times the impairment stage since the beginning of the financial year or their initial recognition shall be reported as having been transferred from their impairment stage at the opening of the financial year or initial recognition to the impairment stage in which they are included at the reporting reference date.
170. The gross carrying amount or the nominal amount to be reported in template 12.2 shall be the gross carrying amount or the nominal value at the reporting date, regardless of whether that amount was higher or lower at the date of the transfer.

**12. COLLATERAL AND GUARANTEES RECEIVED (13)****12.1. Breakdown of collateral and guarantees by loans and advances other than held for trading (13.1)**

171. The collateral and guarantees backing the loans and advances, independently of their legal form, shall be reported by type of pledges: loans collateralised by immovable property and other collateralised loans, and by financial guarantees received. The loans and advances shall be broken down by counterparties and purpose.
172. In template 13.1, the 'maximum amount of the collateral or guarantee that can be considered' shall be reported. The sum of the amounts of the financial guarantee and/or collateral shown in the related columns of template 13.1 shall not exceed the carrying amount of the related loan.
173. For reporting loans and advances according to the type of pledge, the following definitions shall be used:

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- (a) within ‘Loans collateralised by immovable property’, ‘Residential’ shall include loans secured by residential immovable property and ‘Commercial’ loans secured by pledges of immovable property other than residential, including offices and commercial premises and other types of commercial immovable property. The determination of whether immovable property collateral shall be residential or commercial shall be made in accordance with point (75) of Article 4(1) CRR;
- (b) within ‘Other collateralised loans’:
  - (i) ‘Cash, deposits, (Debt securities issued)’ shall include (a) deposits in the reporting institution that have been pledged as collateral for a loan and (b) debt securities issued by the reporting institution which have been pledged as collateral for a loan;
  - (ii) ‘Movable property’ shall comprise pledges of physical collateral other than immovable property and include cars, airplanes, ships, industrial and mechanical equipment (machinery, mechanical and technical equipment), inventories and commodities (merchandise, finished and semi-finished products, raw materials) and other forms of movable property;
  - (iii) ‘Equities and debt securities’ shall include collateral in the form of equity instruments, including investments in subsidiaries, joint ventures and associates, as well as in the form of debt securities issued by third parties;
  - (iv) ‘Rest’ shall include pledges of assets;
- (c) ‘Financial guarantees received’ shall include contracts that in accordance with paragraph 114 of this Part of this Annex require the issuer to make specified payments to reimburse the institution for a loss it incurs because a specified debtor failed to make a payment where due in accordance with the original or modified terms of a debt instrument.

174. For loans and advances that have simultaneously several types of collateral or guarantee, the amount of the ‘Maximum collateral/guarantee that can be considered’ shall be allocated according to its quality, starting from the one with the best quality. For loans collateralised by immovable property, immovable property collateral shall always be reported first, irrespective of its quality compared to other collateral. Where the ‘Maximum collateral/guarantee that can be considered’ exceeds the value of immovable property collateral, its remaining value shall be allocated to other collateral types and guarantees according to its quality, starting from the one with best quality.

**12.2. Collateral obtained by taking possession during the period (held at the reference date) (13.2.1)**

175. This template shall be used to report information on collateral that has been obtained between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date. Collateral obtained by taking possession shall include assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings. The types of collateral shall be the ones referred to in paragraph 173, with the exception of those in point (b) (i) of that paragraph.

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- 175i. 'Value at initial recognition' shall mean the gross carrying amount of the collateral obtained by taking possession at the point in time of the initial recognition in the balance sheet of the reporting institution.
- 175ii. 'Accumulated negative changes' shall be the difference, at the level of the individual collateral item, between the value at initial recognition of the collateral and the carrying amount at the reporting reference date, where that difference is negative.

**12.3. Collateral obtained by taking possession accumulated (13.3.1)**

- 176. Collateral obtained by taking possession that remains recognised in the balance sheet at the reference date, irrespective of the point in time when it was obtained, shall be reported in template 13.3.1. Both collateral obtained by taking possession classified as 'Property, plant and equipment' and other collateral obtained by taking possession shall be included. Collateral obtained by taking possession shall include assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings.

**13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)**

- 177. Institutions shall report the value of financial instruments measured at fair value according to the hierarchy provided by IFRS 13.72. Where national GAAP under BAD require the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.
- 178. 'Change in fair value for the period' shall include gains or losses from re-measurements made in accordance with IFRS 9, IFRS 13 or national GAAP, where applicable, in the period of the instruments that continue to exist at the reporting date. Those gains and losses shall be reported as for inclusion in the statement of profit or loss, or where applicable, in the statement of comprehensive income; thus, the amounts to be reported are before taxes.
- 179. 'Accumulated change in fair value before taxes' shall include the amount of gains or losses from re-measurements of the instruments accumulated from the initial recognition to the reference date.

**14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)**

- 180. Template 15 shall include information on transferred financial assets of which part or all do not qualify for derecognition, and financial assets entirely derecognised for which the institution retains servicing rights.
- 181. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets were included in the assets side and not according to the portfolio in which they were included in the liability side.

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182. The column 'Amounts derecognised for capital purposes' shall include the carrying amount of the financial assets recognised for accounting purposes but de-recognised for prudential purposes because the institution is treating them as securitisation positions for capital purposes in accordance with Articles 109, 243 and 244 CRR.
  183. 'Repurchase agreements' ('repos') shall be transactions in which the institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. Transactions involving the temporary transfer of gold against cash collateral shall also be considered 'Repurchase agreements' ('repos'). Amounts received by the institution in exchange for financial assets transferred to a third party ('temporary acquirer') shall be classified under 'repurchase agreements' where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements shall also include repo-type operations which may include:
    - (a) amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral;
    - (b) amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.
  184. 'Repurchase agreements' ('repos') and 'reverse repurchase loans' ('reverse repos') shall involve cash received or loaned out by the institution.
  185. In a securitisation transaction, where the transferred financial assets are derecognized, institutions shall declare the gains (losses) generated by the item within the income statement corresponding to the 'accounting portfolios' in which the financial assets were included prior to their derecognition.
15. BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)
186. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.
- 15.1. **Interest income and expenses by instrument and counterparty sector (16.1)**
187. Interest income shall be broken down in accordance with both of the following:
    - (a) interest income on financial and other assets;
    - (b) interest income on financial liabilities with negative effective interest rate.
  188. Interest expenses shall be broken down in accordance with both of the following:
    - (a) interest expenses on financial and other liabilities;

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- (b) interest expenses on financial assets with negative effective interest rate.
189. Interest income on financial assets and on financial liabilities with a negative effective interest rate shall include interest income on derivatives held for trading, debt securities, and loans and advances, as well as on deposits, debt securities issued and other financial liabilities with a negative effective interest rate.
  190. Interest expenses on financial liabilities and on financial assets with a negative effective interest rate shall include interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities, as well as on debt securities and loans and advances with a negative effective interest rate.
  191. For the purpose of template 16.1, short positions shall be considered within other financial liabilities. All instruments in the various portfolios shall be taken into account except those included in the items 'Derivatives – Hedge accounting' not used to hedge interest rate risk.
  192. 'Derivatives – Hedge accounting, interest rate risk' shall include the interest income and expenses on hedging instruments where the hedged items generate interest.
  193. Where the clean price is used, interest on derivatives held for trading shall include the amounts related to those derivatives held for trading which qualify as 'economic hedges' that are included as interest income or expenses to correct the income and expense of the hedged financial instruments from an economic but not accounting point of view. In such case, interest income on economic hedge derivatives shall be reported separately within interest income from trading derivatives. Time-apportioned fees or balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion shall also be reported within interest on derivatives held for trading.
  194. Under IFRS, 'Of which: interest-income on impaired financial assets' means interest income on credit-impaired financial assets, including purchased or originated credit-impaired financial assets. Under national GAAP under BAD, it shall include interest income on assets impaired with a specific impairment allowance for credit risk.
  - 194i. 'Of which: credit for consumption' and 'of which: lending for house purchase' shall reflect the income and expenses on loans and advances as described in paragraph 88 of this Part.

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- 194ii. 'Of which: interest from leases' shall reflect the lessor's interest income on the lease receivable (finance leases) and the lessee's interest expenses on the lease liability respectively.

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

195. Gains and losses on derecognition of financial assets and financial liabilities not measured at fair value through profit or loss shall be broken down by type of financial instrument and by accounting portfolio. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
196. Template 16.2 shall apply under IFRS to financial assets and liabilities at amortised cost, and debt instruments measured at fair value through other comprehensive income. Under national GAAP based on BAD, template 16.2 shall apply to financial assets measured at cost-based method, at fair value through equity, and in accordance with measurement methods such as the lower of cost or market. Gains and losses of financial instruments classified as trading under the relevant national GAAP based on BAD shall not be reported in this template regardless of the valuation rules applicable for those instruments.

**15.3. Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument (16.3)**

197. Gains and losses on financial assets and liabilities held for trading shall be broken down by type of instrument; each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.
198. Gains and losses from foreign currency trading on the spot market, excluding exchange of foreign notes and coins, shall be included as trading gains and losses. Gains and losses from precious metal trading or derecognition and re-measurement shall not be included in trading gains and losses but in 'Other operating income' or 'Other operating expense' in accordance with paragraph 316 of this Part.
199. The item 'Of which: economic hedges with use of the fair value option' shall include only gains and losses on credit derivatives measured at fair value through profit or loss and used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion in accordance with IFRS 9.6.7. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the fair value through profit or loss accounting portfolio or into the held for trading portfolio (IFRS 9.5.6.2) shall be reported in 'Of which: gains and losses due to the reclassification of assets at amortised cost'.

**▼ M11****15.4. Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk (16.4)**

200. Gains and losses on financial assets and financial liabilities held for trading shall also be broken down by type of risk. Each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the underlying risk (interest rate, equity, foreign exchange, credit, commodity and other) associated with the exposure, including related derivatives. Gains and losses from exchange differences shall be included in the item in which the rest of gains and losses arising from the converted instrument are included. Gains and losses on financial assets and financial liabilities other than derivatives shall be included in the risk categories as follows:

- (a) interest rate: including trading of loans and advances, deposits and debt securities (held or issued);
- (b) equity: including trading of shares, quotas of UCITS and other equity instruments;
- (c) foreign exchange trading: including exclusively trading on foreign exchanges;
- (d) credit risk: including trading of credit link notes;
- (e) commodities: this item shall include only derivatives because gains and losses on commodities held with trading intent shall be reported under 'Other operating income' or 'Other operating expense' in accordance with paragraph 316 of this Part;
- (f) other: including trading of financial instruments, which cannot be classified in other breakdowns.

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

201. Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss shall be broken down by type of instrument. Each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.

202. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the non-trading financial assets mandatorily at fair value through profit or loss accounting portfolio (IFRS 9.5.6.2) shall be reported in 'Of which: gains and losses due to the reclassification of assets at amortised cost'.

**▼ M11****15.6. Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)**

203. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. Institutions shall report the net realised and unrealised gains or losses and the amount of change in fair value of financial liabilities in the period due to changes in the credit risk (own credit risk of the borrower or issuer) where own credit risk is not reported within other comprehensive income.
204. Where a credit derivative measured at fair value is used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion, the gains or losses of the financial instrument upon that designation shall be reported in 'Of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net'. Subsequent fair value gains or losses on those financial instruments shall be reported in 'Of which: gains or (-) losses after the designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net'.

**15.7. Gains or losses from hedge accounting (16.6)**

205. All gains and losses from hedge accounting, except interest income or expense where the clean price is used, shall be broken down by type of hedge accounting: fair value hedge, cash flow hedge and hedge of net investments in foreign operations. Gains and losses related to fair value hedge shall be broken down between the hedging instrument and the hedged item. Gains and losses on hedging instruments shall not include gains and losses related to elements of the hedging instruments that are not designated as hedging instruments in accordance with IFRS 9.6.2.4. Those hedging instruments that are not designated shall be reported in accordance with paragraph 60 of this Part. Gains and losses from hedge accounting shall also include gains and losses on hedges of a group of items with offsetting risk positions (hedges of a net position).
206. 'Fair value changes of the hedged item attributable to the hedged risk' shall include gains and losses on hedged items where the items are debt instruments measured at fair value through other comprehensive income in accordance with IFRS 9.4.1.2 A (IFRS 9.6.5.8).
207. Under national GAAP based on BAD, the breakdown by type of hedges as provided for in this template shall be reported to the extent the breakdown is compatible with the applicable accounting requirements.

**15.8. Impairment on non-financial assets (16.7)**

208. 'Additions' shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in recognition of net expenses. 'Reversals' shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in the recognition of net income.

**▼ M11****15.9. Other Administrative Expenses (16.8)**

- 208i. 'Information Technology expenses' shall be the expenses made to deliver IT-enabled business processes, application services and infrastructure solutions for business outcomes, including costs related to the creation and maintenance of IT systems and excluding compensation for IT specialists on the institution's payroll which shall be reported under staff expenses.
- 208ii. Among the Information Technology expenses, 'IT outsourcing' shall mean IT expenses related to the use of external service providers. It shall not include expenses related to (i) pure staff services (agency staff) to the extent that the institution just hires staff temporarily and keeps full control of the delivered services and (ii) purely standardised operational hardware/software maintenance contracts on merely purchased assets.
- 208iii. 'Taxes and duties (other)' shall include taxes and duties other than (i) taxes related to profit or loss taxes and (ii) taxes and duties from discontinued operations. This item includes taxes and duties such as taxes levied on goods and services and the duties paid by the institution.
- 208iv. 'Consulting and professional services' shall mean expenses made to get expert or strategic advice.
- 208v. 'Advertising, marketing and communication' shall include expenses related to marketing communications activities such as advertising, direct or online marketing, and events.
- 208vi. 'Expenses related to credit risk' shall mean administrative expenses in the context of credit events, such as expenses incurred in respect of taking possession of collateral or legal proceedings.
- 208vii. 'Litigation expenses not covered by provisions' shall mean litigation expenses not related to credit risk that were not covered by an associated provision.
- 208viii. 'Real estate expenses' shall mean expenses for repairs and maintenance that do not improve the use or prolong the useful life of the real estate, as well as utility expenses (water, electricity and heating).
- 208ix. Under IFRS, 'leasing expenses' shall comprise expenses of the lessee due to short-term leases and leases of assets of low value as referred to IFRS 16.5 and 16.6. Under national GAAP, leasing expenses shall comprise expenses of the lessee, where the accounting standard envisages the treatment of lease payments as expenses.
- 208x. 'Other administrative expenses – Rest' shall include all the remaining components of 'other administrative expenses', such as administrative and logistic services, postage and transport of documents, surveillance and security services, money counting services and transport. Cash contributions to resolution funds and deposit guarantee schemes shall not be reported in this category since they are reported in a separate row of template 2.

▼ **M11****16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)**

209. 'Accounting scope of consolidation' shall include the carrying amount of assets, liabilities and equity as well as the nominal amounts of the off-balance sheet exposures prepared using the accounting scope of consolidation, that is, including in the consolidation subsidiaries that are insurance undertakings and non-financial corporations. Institutions shall account for the subsidiaries, joint ventures and associates using the same method as in their financial statements.
210. In this template, the item 'Investments in subsidiaries, joint ventures and associates' shall not include subsidiaries as all subsidiaries are fully consolidated under the scope of accounting consolidation.
211. 'Assets under reinsurance and insurance contracts' shall include assets under reinsurance ceded as well as, if any, assets related to insurance and reinsurance contracts issued.
212. 'Liabilities under insurance and reinsurance contracts' shall include liabilities under insurance and reinsurance contracts issued.

**17. NON-PERFORMING EXPOSURES (18)****17.1. Information on performing and non-performing exposures (18.0)**

213. For the purposes of template 18, non-performing exposures shall be exposures that satisfy any of the following criteria:
- (a) material exposures which are more than 90 days past due;
- (b) the debtor is assessed as unlikely to pay his or her credit obligations in full without realisation of collateral, regardless of the existence of any past due amount or of the number of days past due.
214. The categorisation as non-performing exposures shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes in accordance with Article 178 CRR or as impaired for accounting purposes in accordance with the applicable accounting framework.
215. Exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR and exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures. Under IFRS, for the purpose of template 18, impaired exposures shall be those that have been found credit-impaired (Stage 3), including purchased or originated credit-impaired assets reported in this stage in accordance with paragraph 77 of this Part. Exposures included in impairment stages other than Stage 3 shall be considered as non-performing where they meet the criteria to be considered as non-performing.

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216. Exposures shall be categorised for their entire amount and without taking into account the existence of any collateral. Materiality shall be assessed in accordance with Article 178 CRR.
217. For the purpose of template 18, 'exposures' shall include all debt instruments (debt securities and loans and advances, including cash balances at central banks and other demand deposits) and off-balance sheet exposures, except those held for trading exposures.
218. Debt instruments shall be included in the following accounting portfolios: (a) debt instruments at cost or amortised cost; (b) debt instruments at fair value through other comprehensive income or through equity subject to impairment; and (c) debt instruments at strict LOCOM or fair value through profit or loss or through equity not subject to impairment, in accordance with the criteria of paragraph 233 of this Part. Each category shall be broken down by instrument and by counterparty.
219. Under IFRS and relevant national GAAP based on BAD, off-balance sheet exposures shall comprise the following revocable and irrevocable items:
  - (a) loan commitments given;
  - (b) financial guarantees given;
  - (c) other commitments given.
220. Debt instruments classified as held for sale in accordance with IFRS 5 shall be reported separately.
221. In template 18 for debt instruments, 'gross carrying amount' as defined in paragraph 34 of Part 1 of this Annex shall be reported. For off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Annex shall be reported.
222. For the purpose of template 18, an exposure is 'past-due' where it meets the criteria of paragraph 96 of this Part.
223. For the purpose of template 18, 'debtor' shall mean an obligor within the meaning of Article 178 CRR.
224. A commitment shall be considered as a non-performing exposure for its nominal amount where, drawn down or otherwise used, it would lead to exposures that present a risk of not being paid back in full without realisation of collateral.
225. Financial guarantees given shall be considered as non-performing exposures for their nominal amount where the financial guarantee is at risk of being called by the guaranteed party, including, in particular, where the underlying guaranteed exposure meets the criteria to be considered as non-performing, referred to in paragraph 213. Where the guaranteed party is past-due on the amount due under the financial guarantee contract, the reporting institution shall assess whether the resulting receivable meets the non-performing criteria.

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226. Exposures classified as non-performing in accordance with paragraph 213 shall be categorised as either non-performing on an individual basis ('transaction based') or as non-performing for the overall exposure to a given debtor ('debtor based'). For the categorisation of non-performing exposures on an individual basis or to a given debtor, the following categorisation approaches shall be used for the different types of non-performing exposures:
- (a) for non-performing exposures classified as defaulted in accordance with Article 178 CRR, the categorisation approach of that Article shall be applied;
  - (b) for exposures that are classified as non-performing due to impairment under the applicable accounting framework, the recognition criteria for impairment under the applicable accounting framework shall be applied;
  - (c) for other non-performing exposures that are neither classified as defaulted nor as impaired, the provisions of Article 178 CRR for defaulted exposures shall be applied.
227. Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20 % of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. Where a debtor belongs to a group, the need to consider also exposures to other entities of the group as non-performing shall be assessed, where those exposures are not already considered as impaired or defaulted in accordance with Article 178 CRR, except for exposures affected by isolated disputes that are unrelated to the solvency of the counterparty.
228. Exposures shall be considered to have ceased being non-performing where all of the following conditions are met:
- (a) the exposure meets the exit criteria applied by the reporting institution for the discontinuation of the impairment and default classification according to the applicable accounting framework and Article 178 of the CRR respectively;
  - (b) the situation of the debtor has improved to the extent that full repayment is likely to be made, either according to the original or to the modified conditions;
  - (c) the debtor does not have any amount past-due by more than 90 days.
229. An exposure shall remain classified as non-performing as long as the conditions in points (a), (b) and (c) of paragraph 228 are not met, even where the exposure has already met the discontinuation criteria applied by the reporting institution for the impairment and default classification in accordance with the applicable accounting framework and Article 178 CRR respectively.
230. The classification of a non-performing exposure as non-current asset held for sale in accordance with IFRS 5 shall not discontinue their classification as non-performing exposure.

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231. Granting forbearance measures to a non-performing exposure shall not discontinue the non-performing status of this exposure. Where exposures are non-performing with forbearance measures, as referred to in paragraph 262, those exposures shall be considered to have ceased being non-performing where all the following conditions are met:

- (a) exposures are not considered to be impaired or defaulted by the reporting institution according to the applicable accounting framework and Article 178 of the CRR, respectively;
- (b) at least one year has passed since the date on which the forbearance measures were granted and the date on which the exposures were classified as non-performing, whichever is later;;
- (c) there is not, following the forbearance measures, any past-due amount or concern regarding the full repayment of the exposure according to the post-forbearance conditions. The absence of concerns shall be determined after an analysis of the debtor's financial situation by the institution. Concerns may be considered as no longer existing where the debtor has paid, via its regular payments in accordance with the post-forbearance conditions, a total equal to the amount that was previously past-due (where there were past-due amounts) or that has been written-off (where there were no past-due amounts) under the forbearance measures or the debtor has otherwise demonstrated its ability to comply with the post-forbearance conditions.

The specific exit conditions referred to in points (a), (b) and (c) shall apply in addition to the criteria applied by reporting institutions for impaired and defaulted exposures according to the applicable accounting framework and Article 178 CRR, respectively.

232. Where the conditions referred to in paragraph 231 of this Part of this Annex are not met at the end of the one year period specified in point (b) of that paragraph, the exposure shall continue to be identified as non-performing forborne exposure until all conditions are met. The conditions shall be assessed at least on a quarterly basis.

233. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported as follows in template 18:

- (a) 'Debt instruments at cost or at amortised cost' shall encompass debt instruments included in any of the following:
  - (i) 'Financial assets at amortised cost' (IFRS);
  - (ii) 'Non-trading non-derivative financial assets at a cost based method', including debt instruments under moderate LOCOM (national GAAP based on BAD);

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- (iii) 'Other non-trading non-derivative financial assets', except debt instruments measured at strict LOCOM (national GAAP based on BAD);
  - (b) 'Debt instruments at fair value through other comprehensive income or through equity subject to impairment' shall encompass debt instruments included in any of the following:
    - (i) 'Financial assets at fair value through other comprehensive income' (IFRS);
    - (ii) 'Non-trading non-derivative financial assets measured at fair value to equity', where instruments in that measurement category can be subject to impairment in accordance with the applicable accounting framework under national GAAP based on BAD;
  - (c) 'Debt instruments at strict LOCOM, or at fair value through profit or loss or through equity not subject to impairment' shall encompass debt instruments included in any of the following:
    - (i) 'Non-trading financial assets mandatorily at fair value through profit or loss' (IFRS);
    - (ii) 'Financial assets designated at fair value through profit or loss' (IFRS);
    - (iii) 'Non-trading non-derivative financial assets measured at fair value through profit or loss' (national GAAP based on BAD);
    - (iv) 'Other non-trading non-derivative financial assets' where debt instruments are measured under strict LOCOM (national GAAP based on BAD);
    - (v) 'Non-trading non-derivative financial assets measured at fair value through equity', where debt instruments in that measurement category are not subject to impairment in accordance with the applicable accounting framework under GAAP based on BAD.
234. Where IFRS or the relevant national GAAP based on BAD provide for the designation of commitments at fair value through profit and loss, the carrying amount of any asset resulting from that designation and measurement at fair value shall be reported in 'Financial assets designated at fair value through profit or loss' (IFRS) or 'Non-trading non-derivative financial assets measured at fair value through profit or loss' (national GAAP based on BAD). The carrying amount of any liability resulting from that designation shall not be reported in template 18. The notional amount of all commitments designated at fair value through profit or loss shall be reported in template 9.

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- 234i. The following exposures shall be identified in separate rows:
- (a) Loans collateralised by immovable property as defined in paragraphs 86(a) and 87 of this Part;
  - (b) Credit for consumption as defined in paragraph 88(a) of this Part.
235. Past due exposures shall be reported separately within the performing and non-performing categories for their entire amount as defined in paragraph 96 of this Part. Exposures past due by more than 90 days but that are not material in accordance with Article 178 CRR shall be reported within performing exposures in 'Past due > 30 days <= 90 days'.
236. Non-performing exposures shall be reported broken down by past due time bands. Exposures that are not past due or are past due by 90 days or less, but are nevertheless identified as non-performing due to the likelihood of non-full repayment, shall be reported in a dedicated column. Exposures that present both past due amounts and a likelihood of non-full repayment shall be allocated by past-due time bands consistent with the number of days that they are past due.
237. The following exposures shall be identified in separate columns:
- (a) exposures which are considered to be impaired in accordance with the applicable accounting framework; under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets, shall be reported; under national GAAP, the amount of impaired assets shall be reported;
  - (b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR.
  - (c) under IFRS, assets with significant increase in credit risk since initial recognition, but not credit-impaired (Stage 2), including purchased or originated credit-impaired assets that no longer meet the definition of 'credit-impaired' assets after the initial recognition;
  - (d) under IFRS, for performing exposures, assets without significant increase in credit risk since initial recognition (Stage 1).
238. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.
239. Information on collateral held and guarantees received on performing and non-performing exposures shall be reported separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount or nominal amount after deduction of provisions of the related exposure.

▼ **M11****17.2. Inflows and outflows of non-performing exposures – loans and advances by counterparty sector (18.1)**

- 239i. Template 18.1 shall provide the inflows and outflows of loans and advances, excluding loans and advances classified as trading financial assets or held for trading, that were classified into or out of the category of non-performing exposures as defined in paragraphs 213 to 239 or 260 of this Part. Inflows and outflows of non-performing loans and advances shall be broken down by counterparty sector.
- 239ii. Inflows to the non-performing exposures category shall be reported on a cumulative basis since the beginning of the financial year. The inflow shall reflect the gross carrying amount of exposures that have become non-performing as defined in paragraphs 213 to 239 or 260 of this Part during the period, including purchased non-performing exposures. An increase in the gross carrying amount of a non-performing exposure due to accrued interest or due to an increase in the accumulated negative changes in fair value due to credit risk shall be reported as an inflow as well.
- 239iii. For an exposure that during the period has been reclassified multiple times from non-performing to performing or vice versa, the amount of inflows and outflows shall be identified based on a comparison between the status of the exposure (performing or non-performing) at the beginning of the financial year or at initial recognition and its status at the reporting reference date.
- 239iv. Outflows from the non-performing exposures category shall be reported on a cumulative basis since the beginning of the financial year. The outflow shall reflect the sum of the gross carrying amounts of exposures that cease to be non-performing during the period, and, where applicable, shall include the amount of write-offs made in the context of the partial or full derecognition of the exposure. A decrease in the gross carrying amount of a non-performing exposure due to interest paid or a decrease in the accumulated negative changes in fair value due to credit risk shall be reported as an outflow as well.
- 239v. An outflow shall be reported in the following cases:
- (a) a non-performing exposure meets the criteria for ceasing to be classified as non-performing as laid out in paragraphs 228 – 232 of this Part and is reclassified as performing not forborne or performing forborne;
  - (b) a non-performing exposure is partially or totally repaid; in case of partial repayment, only the repaid amount shall be classified as outflow;
  - (c) collateral is liquidated, including outflows due to other liquidation or legal procedures, such as the liquidation of assets other than collateral obtained via legal procedures, and the voluntary sale of the collateral;
  - (d) the institution takes possession of the collateral as referred in paragraph 175 of this Part including cases of debt asset swaps, voluntary surrenders and debt equity swaps;

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- (e) a non-performing exposure is sold;
- (f) the risk pertaining to a non-performing exposure is transferred and the exposure meets the criteria to be derecognised;
- (g) a non-performing exposure is written-off partially or totally; in case of partial write-offs, only the written-off amount shall be classified as outflow;
- (h) a non-performing exposure, or parts of a non-performing exposure, ceases to be non-performing for other reasons.

239vi. The reclassification of a non-performing exposure from one accounting portfolio to another shall be reported neither as inflow nor as outflow. As an exception, the reclassification of a non-performing exposure from any accounting portfolio to 'held for sale' shall be reported as outflow from the original accounting portfolio and inflow to 'held for sale'.

239vii. The following exposures shall be identified in separate rows:

- (a) commercial real estate (CRE) loans as defined in paragraph 239ix, broken down into CRE loans to SMEs and CRE loans to non-financial corporations other than SMEs;
- (b) loans collateralised by immovable property as defined in paragraphs 86(a) and 87 of this Part;
- (c) credit for consumption as defined in paragraph 88(a) of this Part.

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

239viii. Template 18.2 shall present information on commercial real estate loans to non-financial corporations and on loans collateralised by commercial or residential immovable property to non-financial corporations and households respectively, broken down by loan to value ratio (LTV ratio). Loans and advances classified as held for trading, trading financial assets and debt instruments held for sale shall be excluded.

239ix. 'Commercial real estate (CRE) loans' shall comprise exposures as defined in section 2, chapter 1, paragraph 1 of the ESRB Recommendation on closing real estate data gaps <sup>(8)</sup>.

239x. The LTV ratio shall be calculated in accordance with the method for the calculation of the 'current loan-to-value ratio' (LTV-C) laid down in section 2, chapter 1, paragraph 1 of the ESRB Recommendation on closing real estate data gaps.

239xi. Information on collateral received and financial guarantees received on loans shall be reported in accordance with paragraph 239 of this Part. Consequently, the sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related exposure.

<sup>(8)</sup> Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14), OJ C 31, 31.1.2017, p. 1.

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## 18. FORBORNE EXPOSURES (19)

240. For the purpose of template 19, forbore exposures shall be debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments ('financial difficulties').
241. For the purpose of template 19, a concession may entail a loss for the lender and shall refer to either of the following actions:
- (a) a modification of the terms and conditions of a contract that the debtor is considered unable to comply with due to his or her financial difficulties ('troubled debt') resulting in insufficient debt service ability, and where that modification would not have been granted had the debtor not been experiencing financial difficulties;
  - (b) a total or partial refinancing of a troubled debt contract, where that refinancing would not have been granted had the debtor not been experiencing financial difficulties.
242. Evidence of a concession shall include at least any of the following:
- (a) a difference in favour of the debtor between the modified terms of the contract and the pre-modified terms of the contract;
  - (b) inclusion in a modified contract of more favourable terms than other debtors with a similar risk profile could have obtained from the same institution at the time of inclusion of those more favourable terms.
243. The exercise of clauses which, where used at the discretion of the debtor, enable the debtor to change the terms of the contract ('embedded forbearance clauses') shall be treated as a concession where the institution approves executing those clauses and concludes that the debtor is experiencing financial difficulties.
244. For the purposes of Annexes III and IV as well as this Annex, 'refinancing' shall mean the use of debt contracts to ensure the total or partial payment of other debt contracts the terms of which the debtor is unable to comply with.
245. For the purpose of template 19, 'debtor' shall include all the legal entities in the debtor's group which are within the accounting scope of consolidation and natural persons who control that group.
246. For the purpose of template 19, 'debt' shall include loans and advances (including also cash balances at central banks and other demand deposits), debt securities and revocable and irrevocable loan commitments given, including those loan commitments that are designated at fair value through profit and loss that are assets at the reporting date. 'Debt' shall exclude exposures held for trading.
247. 'Debt' shall also include loans and advances and debt securities classified as non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.

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248. For the purposes of template 19, 'exposure' shall have the same meaning as 'debt' in paragraphs 246 and 247 of this Part.
249. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported in template 19 in accordance with paragraph 233 of this Part.
250. For the purposes of template 19, 'institution' shall mean the institution, which applied the forbearance measures.
251. In template 19 for 'debt', the 'gross carrying amount' shall be reported in accordance with paragraph 34 of Part 1 of this Annex. For loan commitments given which are off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.
252. Exposures shall be regarded as forborne where a concession has been made, irrespective of whether any amount is past due or of the classification of the exposures as impaired in accordance with the applicable accounting framework or as defaulted in accordance with Article 178 CRR. Exposures shall not be treated as forborne where the debtor is not in financial difficulties. Under IFRS, modified financial assets (IFRS 9.5.4.3 and Appendix A) shall be treated as forborne where a concession as defined in paragraphs 240 and 241 of this Part of this Annex has been made, regardless of the incidence of the modification on the change in the credit risk of the financial asset since initial recognition. Any of the following shall be treated as forbearance measures:
- (a) a modified contract that has been classified as non-performing before the modification or would in the absence of modification be classified as non-performing;
  - (b) the modification that has been made to a contract involves a total or partial cancellation by write-offs of the debt;
  - (c) the institution approves the use of embedded forbearance clauses for a debtor who is non-performing or who would be considered as non-performing without the use of those clauses;
  - (d) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was non-performing or would in the absence of refinancing be classified as non-performing.
253. A modification involving repayments made by taking possession of collateral shall be treated as a forbearance measure where that modification constitutes a concession.
254. There is a rebuttable presumption that forbearance has taken place in any of the following circumstances:
- (a) the modified contract was totally or partially past due more than 30 days (without being non-performing) at least once during the three months prior to its modification or would be more than 30 days past due, totally or partially, without modification;

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- (b) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was totally or partially past due by 30 days at least once during the three months prior to its refinancing;
  - (c) the institution approves the use of embedded forbearance clauses for 30 days past due debtors or debtors who would be 30 days past due without the exercise of those clauses.
- 255. Financial difficulties shall be assessed at debtor level as referred to in paragraph 245. Only exposures to which forbearance measures have been applied shall be identified as forborne exposures.
- 256. Forborne exposures shall be included in the non-performing exposures category or the performing exposures category in accordance with paragraphs 213 to 239 and 260 of this Part. The classification as forborne exposure shall be discontinued where all of the following conditions are met:
  - (a) the forborne exposure is considered to be performing, including where the exposure has been reclassified from the non-performing exposures category after an analysis of the financial condition of the debtor showed that it no longer met the conditions to be considered as non-performing;
  - (b) a minimum two year period has passed from the date the forborne exposure was considered to be performing ('probation period');
  - (c) regular payments of more than an insignificant aggregate amount of principal or interest have been made during at least half of the probation period;
  - (d) none of the exposures to the debtor is more than 30 days past due at the end of the probation period.
- 257. Where the conditions referred to in paragraph 256 are not met at the end of the probation period, the exposure shall continue to be identified as performing forborne under probation until all the conditions are met. The conditions shall be assessed at least on a quarterly basis.
- 258. Forborne exposures, which are classified as non-current assets held for sale in accordance with IFRS 5, shall continue to be classified as forborne exposures.
- 259. A forborne exposure may be considered as performing from the date the forbearance measures were applied where both of the following conditions are met:
  - (a) that extension has not led the exposure to be classified as non-performing;
  - (b) the exposure was not considered to be a non-performing exposure at the date the forbearance measures were extended.
- 260. Where additional forbearance measures are applied to a performing forborne exposure under probation that has been reclassified out of non-performing category or the forborne exposure under probation reclassified out of non-performing category becomes more than 30 days past due, the exposure shall be classified as non-performing.

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261. 'Performing exposures with forbearance measures' (performing forborne exposures) shall comprise forborne exposures that do not meet the criteria to be considered as non-performing and that are included in the performing exposures category. Performing forborne exposures shall be under probation until the criteria laid down in paragraphs 256 and 259 of this Part are not met. Performing forborne exposures under probation that have been reclassified out of the non-performing exposures category shall be reported separately within the performing exposures with forbearance measures in the column 'of which: Performing forborne exposures under probation reclassified from non-performing'.
262. 'Non-performing exposures with forbearance measures' (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered as non-performing and that are included in the non-performing exposures category. Those non-performing forborne exposures shall include the following:
- (a) exposures which have become non-performing due to the application of forbearance measures;
  - (b) exposures which were non-performing prior to the extension of forbearance measures;
  - (c) forborne exposures which have been reclassified from the performing category, including exposures reclassified in application of paragraph 260.
263. Where forbearance measures are extended to exposures which were non-performing prior to the extension of forbearance measures, the amount of those forborne exposures shall be separately identified in the column 'of which: forbearance of exposures non-performing prior to forbearance measures'.
264. The following non-performing exposures with forbearance measures shall be identified in separate columns:
- (a) exposures which are considered, in accordance with the applicable accounting framework, to be impaired. Under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets reported in this stage in accordance with paragraph 77 of this Part shall be reported in this column;
  - (b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR.
265. The column 'Refinancing' shall comprise the gross carrying amount of the new contract ('refinancing debt') granted as part of a refinancing transaction which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding.
266. Forborne exposures combining modifications and refinancing shall be allocated to the column 'Instruments with modifications of the terms and conditions' or the column 'Refinancing', depending on

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the measure that has the most impact on cash flows. Refinancing by a pool of banks shall be reported in the column 'Refinancing' for the total amount of refinancing debt provided by or refinanced debt still outstanding at the reporting institution. Repackaging of several debts into a new debt shall be reported as a modification, unless there is also a refinancing transaction that has a larger impact on cash flows. Where forbearance through modification of the terms and conditions of a troubled exposure leads to that exposure's derecognition and to the recognition of a new exposure, that new exposure shall be treated as forbore debt.

267. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.
268. Collateral and guarantees received on exposures with forbearance measures shall be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. In addition, collateral and financial guarantees received on non-performing exposures with forbearance measures shall be shown separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related on-balance sheet exposure or nominal amount after deduction of provisions of the related off-balance sheet exposure.

**19. GEOGRAPHICAL BREAKDOWN (20)**

269. Template 20 shall be reported where the institution exceeds the threshold described in point (4) of Article 5(a) of this Regulation.

**19.1. Geographical breakdown by location of activities (20.1-20.3)**

270. The geographical breakdown by location of the activities in templates 20.1 to 20.3 distinguishes between 'domestic activities' and 'non-domestic activities'. For the purposes of this Part, 'location' shall mean the jurisdiction of incorporation of the legal entity which has recognised the corresponding asset or liability. For branches, it shall mean the jurisdiction of its residence. 'Domestic' shall include the activities recognised in the Member State where the reporting institution is located.

**19.2. Geographical breakdown by residence of the counterparty (20.4-20.7)**

271. Templates 20.4 to 20.7 contain information 'country-by-country' on the basis of the residence of the immediate counterparty as defined in paragraph 43 of Part 1 of this Annex. The breakdown provided shall include exposures or liabilities with residents in each foreign country in which the institution has exposures. Exposures or liabilities with international organisations and multi-lateral development banks shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries'.
272. 'Derivatives' shall include both trading derivatives, including economic hedges, and hedging derivatives under IFRS and under GAAP, reported in templates 10 and 11.

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273. Assets held for trading under IFRS and trading assets under GAAP shall be identified separately. Financial assets subject to impairment shall have the same meaning as in paragraph 93 of this Part. Assets measured under LOCOM that have credit risk induced value adjustments shall be considered as impaired.
274. In templates 20.4 and 20.7, ‘Accumulated impairment’ and ‘Accumulated negative changes in fair value due to credit risk on non-performing exposures’, as determined in accordance with paragraphs 69 to 71 of this Part shall be reported.
275. In template 20.4 for debt instruments, ‘gross carrying amount’, as determined in accordance with paragraph 34 of Part 1 of this Annex, shall be reported. For derivatives and equity instruments, the amount to be reported shall be the carrying amount. In column ‘Of which: Non-performing’ debt instruments, as determined in accordance with paragraphs 213 to 239 or 260 of this Part shall be reported. Debt forbearance shall comprise all ‘debt’ contracts for the purpose of template 19 to which forbearance measures, as defined in paragraphs 240 to 268 of this Part, are extended.
276. In template 20.5, ‘Provisions for commitments and guarantees given’ shall include provisions measured under IAS 37, the credit losses of financial guarantees treated as insurance contracts under IFRS 4, and the provisions on loan commitments and financial guarantees under the impairment requirements of IFRS 9 and provisions for commitments and guarantees under national GAAP based on BAD in accordance with paragraph 11 of this Part.
277. In template 20.7, loans and advances not held for trading shall be reported with the classification by NACE Codes on a ‘country-by-country’ basis. NACE Codes shall be reported with the first level of disaggregation (by ‘section’). Loans and advances subject to impairment shall refer to the same portfolios as referred to in paragraph 93 of this Part.
20. TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)
278. For the purposes of the calculation of the threshold in Article 9(e) of this Regulation, tangible assets that have been leased by the institution (lessor) to third parties in agreements that qualify as operating leases under the relevant accounting framework shall be divided by the total of tangible assets.
279. Under IFRS, assets that have been leased by the institution (as lessor) to third parties in operating leases shall be broken down by measurement method.
21. ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)
280. For the purposes of the calculation of the threshold in Article 9(f) of this Regulation, the amount of ‘net fee and commission income’ shall be the absolute value of the difference between ‘fee and commission income’ and ‘fee and commission expense’. For the same purposes, the amount of ‘net interest’ shall be the absolute value of the difference between ‘interest income’ and ‘interest expenses’.

**▼ M11****21.1. Fee and commission income and expenses by activity (22.1)**

281. The fee and commission income and expenses shall be reported by type of activity. Under IFRS, this template shall include fee and commission income and expenses other than both of the following:
- (a) amounts considered for the calculation of the effective interest of financial instruments (IFRS 7.20.(c));
  - (b) amounts arising from financial instruments that are measured at fair value through profit or loss (IFRS 7.20.(c).(i)).
282. Transaction costs directly attributable to the acquisition or issue of financial instruments not measured at fair value through profit or loss shall not be included. Those transaction costs shall form part of the initial acquisition/issue value of those instruments and shall be amortised to profit or loss over their residual life using the effective interest rate (IFRS 9.5.1.1).
283. Under IFRS, transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included as a part of 'Gains or losses on financial assets and liabilities held for trading, net', 'Gain or losses on non-trading financial assets mandatorily at fair value through profit or loss, net' and 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net', depending on the accounting portfolio in which those transaction costs are classified. Those transaction costs shall not be part of the initial acquisition or issuance value of those instruments and shall be immediately recognized in profit or loss.
284. Institutions shall report fee and commission income and expenses in accordance with the following criteria:
- (a) 'Securities. Issuances' shall include fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution;
  - (b) 'Securities. Transfer orders' shall include fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities;
  - (c) 'Securities. Other fee and commission income in relation to securities' shall include fees and commissions generated by the institution providing other services related with securities not originated or issued by the institution;
  - (d) Under fee and commission expenses, 'securities' shall include fees and commissions charged to the institution where it is receiving services related with securities regardless of whether they are originated or issued by the institution or not;
  - (e) 'Corporate Finance. M&A advisory' shall include fees and commissions for advisory services surrounding corporate clients' mergers and acquisitions activities;

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- (f) 'Corporate Finance. Treasury services' shall include fees and commissions for corporate finance services related to capital market advisory for corporate clients;
- (g) 'Corporate Finance. Other fee and commission income in relation to corporate finance activities' shall include all other corporate finance related fees and commissions;
- (h) 'Fee based advice' shall include fees and commissions charged for advisory services to clients that are not directly linked to asset management, such as private banking related fees. M&A advisory fees shall not be included here, but under 'Corporate Finance. M&A advisory';
- (i) 'Clearing and settlement' shall include fees and commission income (expenses) generated by (charged to) the institution where that institution participates in counterparty, clearing and settlement facilities;
- (j) 'Asset management', 'Custody', 'Central administrative services for collective investment undertakings' and 'Fiduciary transactions' shall include fees and commission income (expenses) generated by (charged to) the institution that provides those services;
- (k) 'Payment services' shall include fees and commission income (expenses) generated by (charged to) the institution that provides (receives) payment services as referred to in Annex I to Directive (EU) 2015/2366 of the European Parliament and of the Council<sup>(9)</sup>. Information on the fee and commission income shall be reported separately for current accounts, credit cards, debit cards and other card payments, transfers and other payment orders as well as other fee and commission income in relation to payment services. 'Other fee and commissions income in relation to payment services' shall include charges for the use of the institution's ATM network by cards not issued by the institution. Information on fee and commission expenses on credit, debit and other cards shall be reported separately;
- (l) 'Customer resources distributed but not managed (by type of product)' shall comprise fee and commission income for distribution of products issued by entities outside the prudential group to its current customers. This information shall be reported by type of product;
- (m) Under fee and commission expenses, 'Externally provided distribution of products' shall comprise the expenses for distribution of the institution's products and services via an

<sup>(9)</sup> Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

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external agent network/distribution arrangement with external providers such as mortgage brokers, online loan platforms or Fintech frontends;

- (n) 'Structured finance' shall include fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities originated or issued by the institution;
- (o) Fees from 'Loan servicing activities' shall include, on the income side, the fee and commission income generated by the institution providing loan servicing services and on the expense side, the fee and commission expense charged to the institution by loan service providers;
- (p) 'Loan commitments given' and 'Financial guarantees given' shall include the amount, recognized as income during the period, of the amortization of the fees and commission for those activities initially recognised as 'other liabilities';
- (q) 'Loan commitments received' and 'Financial guarantees received' shall include the fee and commission recognised as expense by the institution during the period as a consequence of the charge made to the counterparty that has given the loan commitment or the financial guarantee that is initially recognised as 'other assets';
- (r) Under 'loans granted', fees and commissions shall be reported which are charged in the process of granting loans, but are not part of the effective interest rate calculation;
- (s) 'Foreign exchange' includes fee and commission income (expenses) for foreign exchange services (including exchange of foreign banknotes or coins, fees on international currency cheques, bid-ask-spread) and fee income from/expenses on international transactions. Where the income (expenses) attributable to foreign exchange transactions can be separated from the other credit/debit card related fee income, this item shall also include foreign-exchange related fees and commissions generated via credit or debit cards;
- (t) 'Commodities' include fee and commission income related to the commodity business, except for income related to commodity trading which shall be reported as other operating income;
- (u) 'Other fee and commission income (expenses)' shall include the fee and commission income (expenses) generated by (charged to) the institution that cannot be allocated to any of the other listed items.

## 21.2. Assets involved in the services provided (22.2)

- 285. Business related to asset management, custody functions, and other services provided by the institution shall be reported using the following definitions:

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- (a) 'Asset management' shall refer to assets belonging directly to the customers, for which the institution is providing management. 'Asset management' shall be reported by type of customer: collective investment undertakings, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles;
- (b) 'Custody assets' shall refer to the services of safekeeping and administration of financial instruments for the account of clients provided by the institution and services related to custodianship such as cash and collateral management. 'Custody assets' shall be reported by type of customers for which the institution is holding the assets distinguishing between collective investment undertakings and others. The item 'of which: entrusted to other entities' shall refer to the amount of assets included in custody assets for which the institution has given the effective custody to other entities;
- (c) 'Central administrative services for collective investment' shall refer to the administrative services provided by the institution to collective investment undertakings. It shall include, among others, the services of transfer agent, of compiling accounting documents, of preparing the prospectus, financial reports and all other documents intended for investors, of carrying out the correspondence by distributing financial reports and all other documents intended for investors, of carrying out issues and redemptions and keeping the register of investors, as well as of calculating the net asset value;
- (d) 'Fiduciary transactions' shall refer to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody, asset management services, to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item irrespective of whether the institution provides other services;
- (e) 'Payment services' shall refer to the payment services listed in Annex I of Directive (EU) 2015/2366;
- (f) 'Customer resources distributed but not managed' shall refer to products issued by entities outside the prudential group that the institution has distributed to its current customers. This item shall be reported by type of product;
- (g) 'Amount of the assets involved in the services provided' shall include the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used where the fair value is not available. Where the institution provides services to entities such as collective investment undertakings or pension funds, the assets concerned may be shown at the value at which those entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, where applicable.

**▼M11****22. INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)**

286. For the purposes of Annexes III and IV as well as this Annex, 'liquidity support drawn' shall mean the sum of the carrying amount of the loan and advances granted to unconsolidated structured entities and the carrying amount of debt securities held that have been issued by unconsolidated structured entities.
287. 'Losses incurred by the reporting institution in the current period' shall include losses due to impairment and any other losses which are incurred by a reporting institution during the reporting reference period and concern the reporting institution's interests in unconsolidated structured entities.

**23. RELATED PARTIES (31)**

288. Institutions shall report amounts or transactions related to the balance sheet and the off-balance sheet exposures where the counterparty is a related party as referred to in IAS 24.
289. Intra-group transactions and intra-group outstanding balances of the prudential group shall be eliminated. Under 'Subsidiaries and other entities of the same group', institutions shall include balances and transactions with subsidiaries that have not been eliminated either because the subsidiaries are not fully consolidated within the scope of the prudential consolidation or because the subsidiaries are excluded from the scope of prudential consolidation in accordance with Article 19 CRR for being immaterial or because, for institutions that are part of a wider group, the subsidiaries are of the ultimate parent, not of the institution. Under 'Associates and joint ventures', institutions shall include the portions of balances and transactions with joint ventures and associates of the group to which the entity belongs that have not been eliminated where proportional consolidation is applied.

**23.1. Related parties: amounts payable to and amounts receivable from (31.1)**

290. For 'Loan commitments, financial guarantees and other commitments received', the amounts that shall be reported shall be the sum of the 'nominal' of loan and other commitments received and the 'maximum amount of the guarantee that can be considered' of financial guarantees received as defined in paragraph 119.
291. 'Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures', as determined in paragraphs 69 to 71, in this Part shall be reported for non-performing exposures only. 'Provisions on non-performing off-balance sheet exposures' shall include provisions in accordance with paragraphs 11, 106 and 111 of this Part for exposures which are non-performing, as determined in accordance with paragraphs 213 to 239 of this Part.

**23.2. Related parties: expenses and income generated by transactions with (31.2)**

292. 'Gains or losses on derecognition of other than financial assets' shall include all the gains and losses on derecognition of non-financial assets generated by transactions with related parties. This item shall include the gains and losses on derecognition of non-financial assets, which have been generated by transactions with related parties and that are part of any of the following line items of the 'Statement of profit or loss':

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- (a) 'Gains or losses on derecognition of investments in subsidiaries, joint ventures and associates', where reporting under national GAAP based on BAD;
- (b) 'Gains or losses on derecognition of non-financial assets';
- (c) 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations';
- (d) 'Profit or loss after tax from discontinued operations'.

293. 'Impairment or (-) reversal of impairment on non-performing exposures' shall include impairment losses as defined in paragraphs 51 to 53 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part. 'Provisions or (-) reversal of provisions on non-performing exposures' shall include provisions as defined in paragraph 50 of this Part for off-balance sheet exposures which are non-performing as referred in paragraphs 213 to 239 of this Part.

#### 24. GROUP STRUCTURE (40)

294. Institutions shall provide, as of the reporting date, detailed information on subsidiaries, joint ventures and associates fully or proportionally consolidated within the scope of accounting consolidation as well as entities reported as 'Investments in subsidiaries, joint ventures and associates' in accordance with paragraph 4 of this Part, including those entities in which investments are held for sale under IFRS 5. All entities shall be reported, regardless of the activity they perform.

295. Equity instruments that do not meet the criteria to be classified as investments in subsidiaries, joint ventures and associates and in own shares of the reporting institution owned by it ('Treasury shares') shall be excluded from this template.

##### 24.1. Group structure: 'entity-by-entity' (40.1)

296. The following information shall be reported on a 'entity-by-entity' basis and the following requirements shall apply for the purposes of Annexes III and IV as well as this Annex:

- (a) 'LEI code' shall include the LEI code of the investee. Where a LEI code exists for the investee, it shall be reported;
- (b) 'Entity code' shall include the identification code of the investee. The entity code is a row identifier and shall be unique for each row in template 40.1;
- (c) 'Entity name' shall include the name of the investee;
- (d) 'Entry date' shall mean the date on which the investee entered within the 'scope of the group';

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- (e) 'Share capital of investee' shall mean the total amount of capital issued by the investee as of the reference date;
- (f) 'Equity of investee', 'Total assets of the Investee' and 'Profit or (loss) of the Investee' shall include the amounts of those items in the last financial statements of the investee;
- (g) 'Residence of investee' shall mean the country of residence of the investee;
- (h) 'Sector of investee' shall mean the sector of counterparty referred to in paragraph 42 of Part 1 of this Annex;
- (i) the 'NACE code' shall be provided on the basis of the principal activity of the investee. For non-financial corporations, NACE codes shall be reported with the first level of disaggregation (by 'section'). For financial corporations, NACE codes shall be reported with a two level detail (by 'division');
- (j) 'Accumulated equity interest (%)' shall be the percentage of ownership instruments held by the institution as of the reference date;
- (k) 'Voting rights (%)' shall mean the percentage of voting rights associated to the ownership instruments held by the institution as of the reference date;
- (l) 'Group structure (relationship)' shall indicate the relationship between the ultimate parent and the investee (parent or entity with joint control of the reporting institution, subsidiary, joint venture or associate);
- (m) 'Accounting treatment (Accounting Group)' shall indicate the relationship between the accounting treatment with the accounting scope of consolidation (full consolidation, proportional consolidation, equity method or other);
- (n) 'Accounting treatment (CRR Group)' shall indicate the relationship between the accounting treatment and the CRR scope of consolidation (full consolidation, proportional consolidation, equity method or other);
- (o) 'Carrying amount' shall mean the amounts reported on the balance sheet of the institution for investees that are neither fully nor proportionally consolidated;
- (p) 'Acquisition cost' shall mean the amount paid by investors;
- (q) 'Goodwill link to the investee' shall mean the amount of goodwill reported on the consolidated balance sheet of the reporting institution for the investee in the items 'goodwill' or 'investments in subsidiaries, joint ventures and associated';
- (r) 'Fair value of the investments for which there are published price quotations' shall mean the price at the reference date. It shall be provided only where the instruments are quoted.

**▼ M11****24.2. Group structure: 'instrument-by-instrument' (40.2)**

297. The following information shall be reported on an 'instrument-by-instrument' basis:

- (a) 'Security code' shall include the ISIN code of the security. For securities without ISIN code, it shall include another code that uniquely identifies the security. 'Security code' and 'Holding company code' shall be a composite row identifier, and together shall be unique for each row in template 40.2;
- (b) 'Holding company code' shall be the identification code of the entity within the group that holds the investment. 'Holding company LEI code' shall include the LEI code for the company holding the security. Where a LEI code exists for the holding company, it shall be reported;
- (c) 'Entity code', 'Accumulated equity interest (%)', 'Carrying amount' and 'Acquisition cost' are defined in paragraph 296 of this Part. The amounts shall correspond to the security held by the related holding company.

**25. FAIR VALUE (41)****25.1. Fair value hierarchy: financial instruments at amortised cost (41.1)**

298. Information on the fair value of financial instruments measured at amortised cost, using the hierarchy in IFRS 13.72, 76, 81, and 86, shall be reported in this template. Where national GAAP under BAD also requires the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

**25.2. Use of fair value option (41.2)**

299. Information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss shall be reported in this template.

300. 'Hybrid contracts' shall, for liabilities, include the carrying amount of hybrid financial instruments classified, as a whole, in the accounting portfolio of financial liabilities designated at fair value through profit or loss. It shall thus include non-separated hybrid instruments in their entirety.

301. 'Managed for credit risk' shall include the carrying amount of instruments that are designated at fair value through profit or loss at the occasion of their hedging against credit risk by credit derivatives measured at fair value through profit or loss in accordance with IFRS 9.6.7.

**26. TANGIBLE AND INTANGIBLE ASSETS: CARRYING AMOUNT BY MEASUREMENT METHOD (42)**

302. 'Property, plant and equipment', 'Investment property' and 'Other intangible assets' shall be reported by the criteria used in their measurement.

303. 'Other intangible assets' shall include all intangible assets other than goodwill.

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- 303i. Where the institution assumes the role of a lessee, it shall provide separate information on lease assets (right-of-use assets).

**27. PROVISIONS (43)**

304. This template shall include reconciliation between the carrying amount of the item 'Provisions' at the beginning and end of the period by the nature of the movements, except provisions measured under IFRS 9 that shall instead be reported in template 12.

305. 'Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4' shall include provisions measured under IAS 37 and the credit losses of financial guarantees treated as insurance contracts under IFRS 4.

**28. DEFINED BENEFIT PLANS AND EMPLOYEE BENEFITS (44)**

306. These templates shall include accumulated information of all defined benefit plans of the institution. Where there is more than one defined benefit plan, aggregated amount of all plans shall be reported.

**28.1. Components of net defined benefit plan assets and liabilities (44.1)**

307. The template on components of net defined benefit plan assets and liabilities shall show the reconciliation of the accumulated present value of all net defined benefit liabilities (assets) as well as reimbursement rights (IAS 19.140 (a), (b)).

308. 'Net defined benefit assets' shall include, in the event of a surplus, the surplus amounts that shall be recognised in the balance sheet as they are not affected by the limits set up in IAS 19.63. The amount of this item and the amount recognised in the memo item 'Fair value of any right to reimbursement recognized as asset' shall be included in the item 'Other assets' of the balance sheet.

**28.2. Movements in defined benefit obligations (44.2)**

309. The template on movements in defined benefit obligations shall show the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution. The effects of the different elements listed in IAS 19.141 during the period shall be presented separately.

310. The amount of 'Closing balance (present value)' in the template for movements in defined benefit obligations shall be equal to 'Present value defined benefit obligations'.

**28.3. Staff expenses by type of benefits (44.3)**

311. For reporting of staff expenses by type of benefits, the following definitions shall be used:

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- (a) 'Pension and similar expenses' shall include the amount recognised in the period as staff expenses for any post-employment benefit obligations (both defined contribution plans and defined benefit plans), including post-employment-related contributions to social security funds (pension funds) maintained by the government or social security entities;
- (b) 'Share based payments' shall include the amount recognised in the reference period as staff expenses for share based payments;
- (c) 'Wages and salaries' shall include the remuneration of the institution's employees for their labour or services, but shall exclude severance payments and remuneration in the form of share-based items which shall be reported in separate items;
- (d) 'Social security contributions' shall include contributions to social security funds, amounts paid to the government or to social security entities in order to receive a future social benefit, but shall exclude post-employment-related contributions to social security funds in terms of pensions (contributions to pension funds);
- (e) 'Severance payments' shall mean payments relating to the early termination of a contract and shall include termination benefits as defined in IAS 19.8;
- (f) 'Other types of staff expenses' shall include staff expenses that cannot be allocated to any of the categories above.

**28.4. Staff expenses by category of remuneration and category of staff (44.4)**

- 311i. For reporting of staff expenses by category of remuneration and category of staff, the following definitions shall be used:
  - (a) 'Fixed remuneration', 'variable remuneration', 'identified staff' and 'management body in its management function' shall have the same meaning as in the EBA Guidelines 'on sound remuneration policies under Articles 74(3) and 75(2) of Directive 2013/36/EU and disclosures under Article 450 of Regulation (EU) No 575/2013' (EBA/GL/2015/22);
  - (b) 'Management body', 'management body in its supervisory function' and 'senior management' shall comprise staff as defined in points (7), (8) and (9) of Article 3(1) CRD.
- 311ii. 'Number of staff' shall include, as of the reporting reference date, the number of staff, expressed in full time equivalents (FTEs), plus the number of members in the management body expressed in terms of headcount for prudential (CRR) scope of consolidation. Of those, the number of identified staff, and the number of representatives in the management body in its management function and in senior management, as well as the number of representatives in the management body in its supervisory function shall be reported separately.

**▼ M11****29. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS (45)****29.1. Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio (45.1)**

312. 'Financial liabilities designated at fair value through profit or loss' shall only include the gains and losses due to the change in the own credit risk of issuers of liabilities designated at fair value through profit or loss where the reporting institution has chosen to recognise them in profit or loss because a recognition in other comprehensive income would create or enlarge an accounting mismatch.

**29.2. Gains or losses on derecognition of non-financial assets (45.2)**

313. 'Gains or losses on derecognition of non-financial assets' shall be broken down by type of asset. Each line item shall include the gain or the loss on the asset that has been derecognised. 'Other assets' shall include other tangible assets, intangible assets and investments not reported elsewhere.

**29.3. Other operating income and expenses (45.3)**

314. Other operating income and expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income and direct operating expenses from investment property; income and expenses on operating leases other than investment property and the rest of operating income and expenses.
315. 'Operating leases other than investment property' shall include, for the column 'income' the returns obtained, and for the column 'expenses' the costs incurred, by the institution as lessor in its operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall be included in the item 'Other administrative expenses'.
316. Gains or losses from derecognition and re-measurements of holdings of gold, other precious metals and other commodities measured at fair value, less costs to sell, shall be reported among the items included in 'Other operating income. Other' or 'Other operating expenses. Other'

**30. STATEMENT OF CHANGES IN EQUITY (46)**

317. The statement of changes in equity shall disclose the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.
318. 'Transfers among components of equity' shall include all amounts transferred within equity, including both gains and losses due to own-credit risk of liabilities designated at fair value through profit or loss and the accumulated fair value changes of equity instruments measured at fair value through other comprehensive income that are transferred to other components of equity upon derecognition.

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## 31. LOANS AND ADVANCES: ADDITIONAL INFORMATION (23)

319. Template 23 presents additional information on loans and advances, excluding loans and advances classified as held for trading, trading financial assets and debt instruments held for sale.
320. For the purposes of determining the ‘number of instruments’, an instrument shall be understood as a banking product with an outstanding balance and, where applicable, a credit limit, typically being associated with an account. An exposure towards a specific counterparty can consist of multiple instruments. The number of instruments shall be determined based on the way the institution manages the exposure. The number of instruments shall be indicated separately for exposures in pre-litigation status and exposures in litigation status as defined in paragraphs 321 and 322 of this Part.
321. An exposure shall be ‘in pre-litigation status’ where the debtor has been formally notified that the institution will take legal action against the debtor within a defined time period, unless certain contractual or other payment obligations are met. That shall also include cases where the contract has been terminated by the reporting institution because the debtor is in formal breach of the terms and conditions of the contract and the debtor has been notified accordingly, but no legal action against the debtor has formally been taken by the institution yet. Exposures classified as ‘in pre-litigation status’ can exit this classification if the outstanding amounts are paid or if they enter into litigation status as defined in the following paragraph.
322. An exposure shall be ‘in litigation status’ where legal action against the debtor has formally been taken. This comprises cases where a court of law confirmed that formal judiciary proceedings have occurred or the judiciary system has been notified of the intention to commence legal proceedings.
323. ‘Unsecured loans and advances without guarantees’ refers to exposures for which neither collateral was pledged nor financial guarantees were received; the unsecured part of a partially secured or partially guaranteed exposure shall not be included.
324. Loans and advances with an accumulated coverage ratio of more than 90 % shall be reported separately. For that purpose, the ‘accumulated coverage ratio’ shall be the ratio between the accumulated impairments, respectively the accumulated negative changes in fair value due to credit risk related to a loan or advance as numerator, and the gross carrying amount of that loan or advance as denominator.
325. Loans collateralised by immovable property as defined in paragraphs 86(a) and 87 of this Part as well as commercial real estate loans as defined in paragraph 239ix of this Part shall be reported broken down by loan/collateral ratio (‘loan-to-value’ (LTV) ratio) as defined in paragraph 239x of this Part.
326. Information on collateral held and guarantees received on the loans and advances shall be reported in accordance with paragraph 239 of this Part. Consequently, the sum of the amounts reported for both collateral and guarantees shall be

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capped at the carrying amount of the related exposure. Immovable property pledged as collateral shall be reported separately in addition.

327. By way of derogation from the previous paragraph, ‘collateral received on loans and advances – uncapped amounts’ shall reflect the full value of the collateral received without a cap at the carrying amount of the related exposure.

32. **LOANS AND ADVANCES: FLOWS OF NON PERFORMING EXPOSURES, IMPAIRMENTS AND WRITE OFFS SINCE THE END OF THE LAST FINANCIAL YEAR (24)**

32.1. **Loans and advances: Inflows and outflows of non-performing exposures (24.1)**

328. Template 24.1 shall provide a reconciliation of the opening and closing balances of the stock of loans and advances, excluding loans and advances classified as trading financial assets, held for trading or as held for sale, that are classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part and reported in template 18. Inflows and outflows of non-performing loans and advances shall be broken down by type of inflow or outflow.

329. Inflows to the category of non-performing exposures shall be reported in accordance with paragraphs 239ii to 239iii and 239vi of this Part, with the exception of inflows to the category ‘held for sale’, which are outside the scope of this template. Inflows shall be broken down by type (source) of inflow. In this context:

- (a) ‘Inflow due to accrued interest’ shall represent interest accrued on non-performing loans and advances that have not been included in any of the other categories of the breakdown by type (source); in this regard, this inflow captures the interest accrued on non-performing loans and advances that were classified as non-performing at the end of the preceding financial year and have been continuously classified as such ever since; interest accrued on exposures that were classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part only during the period shall be reported together with the inflow itself in the corresponding type (source) category;
- (b) ‘of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing’ shall include ‘performing forborne exposures under probation reclassified from non-performing’, as defined in paragraph 261 of this Part, that were reclassified again as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part during the period;
- (c) ‘Inflow due to other reasons’ shall capture inflows that cannot be linked to any of the other, specified sources of inflows and shall include, among others, increases in the gross carrying amount of non-performing exposures due to additional amounts disbursed during the period, the capitalisation of past due amounts including capitalised fees and expenses and changes in exchange rates related to non-performing loans and advances that were classified as non-performing at the end of the preceding financial year and have been continuously classified as such ever since.

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330. The following exposures shall be reported in separate rows:
- (a) 'Inflow more than once' shall comprise loans and advances that were reclassified multiple times from non-performing to performing or vice versa during the period;
  - (b) 'Inflow of exposures granted in the past 24 months' shall represent loans and advances that were granted in the 24 months prior to the reference date and that were classified as non-performing in accordance paragraphs 213 to 239 or 260 of this Part during the period. Of these exposures, those granted during the period shall be reported separately in addition.
331. Outflows from the category of non-performing exposures shall be reported in accordance with paragraphs 239iii to 239vi of this Part, and be broken down by type (reason) of the outflow. In this context, 'outflow due to write-offs' shall reflect the amount of write-offs made during the period that cannot be linked to any of the other specified outflow types and shall include also write-offs related to the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or other causes occurred during the period.
332. In those cases where an exposure is partially derecognised and the remaining part is reclassified as performing, the outflow pertaining to the reclassification and the outflow pertaining to the derecognition shall be reported as separate outflows. For outflows due to collateral liquidations, sale of exposures, risk transfers and taking possession of collateral, the net cumulated recoveries obtained shall be reported. If, at the moment of collateral liquidations, sale of exposures, risk transfers and taking possession of collateral, a write-off was made, that amount shall be reported as a part of the related outflow type.
333. 'Net cumulated recoveries' shall mean (i) the amount of cash or cash equivalents collected, net of related costs, in the context of collateral liquidations, of the sale of exposures and of risk transfers, respectively (ii) the value at initial recognition as defined in paragraph 175i of this Part of the collateral obtained in the context of outflows due to taking possession of collateral.
334. The outflow pertaining to loans and advances that became non-performing during the period and afterwards ceased to meet the criteria for being classified as non-performing shall be reported separately.
- 32.2. Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures (24.2)**
335. Template 24.2 shall contain a reconciliation of the opening and closing balances of the allowance accounts and the stock of accumulated negative changes in fair value due to credit risk pertaining to loans and advances that are or were classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part.
336. 'Increases during the period' shall comprise:

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- (a) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that became non-performing during the period and are still classified as non-performing at the reporting reference date;
  - (b) the stock, as of the derecognition date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that became non-performing during the period and were derecognised during the period; and
  - (c) the increase of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were classified as non-performing at the end of the preceding financial year and are either still classified as such at the reporting reference date or were derecognised during the period.
- 337. The part of the increase attributable to impairments and accumulated negative changes in fair value booked against interest accrued shall be reported separately in addition.
- 338. 'Decreases during the period' shall comprise:
  - (a) the stock, as of the end of derecognition date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that ceased to be non-performing during the period and exited the institution's portfolio during the period;
  - (b) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that ceased to be non-performing during the period and are still not classified as non-performing at the reference date;
  - (c) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were reclassified as 'held for sale' during the period; and
  - (d) the decrease of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were classified as non-performing at the end of the preceding financial year and are still classified as such at the reporting reference date.
- 339. The following items shall be reported separately:
  - (a) the decrease attributable to the reversal of allowances and the reversal of negative changes in fair value due to credit risk;
  - (b) the decrease attributable to the 'unwinding' of discounts in the context of application of effective interest rate's accounting method.

▼ **M11****32.3. Loans and advances: Write-offs of non-performing exposures during the period (24.3)**

340. Template 24.3 shall be used to report the write-offs as defined in paragraph 74 of this Part to the extent that they (i) were made during the period (inflows) and (ii) refer to loans and advances classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part during the period, excluding loans and advances classified as held for trading, trading financial assets or held for sale. Both partial and total write-offs shall be reported. Of these write-offs, those attributable to the forfeiture of the right to legally recover an exposure, or part of it, shall be reported separately.

**33. COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (25)**

341. 'Collateral obtained by taking possession' shall include both assets that were pledged by the debtor as collateral and assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings.

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

342. Template 25.1 shall be used to present the reconciliation of the opening balance, as of the beginning of the financial year, and the closing balance of the stock of collateral obtained by taking possession, other than collateral classified as property, plant and equipment (PP&E). In addition, the template shall provide information on the related 'debt balance reduction' and the value at initial recognition of collateral obtained by taking possession.

343. 'Debt balance reduction' shall mean the gross carrying amount of the exposure that was derecognised from the balance sheet in exchange for the collateral obtained by taking possession, at the exact moment of the exchange, and the related impairments and negative changes in fair value due to credit risk accumulated at that point in time. Where, at the moment of exchange, a write-off was made, that amount shall be considered part of the debt balance reduction as well. Derecognitions from the balance sheet due to other reasons, such as cash collections, shall not be reported.

344. 'Value at initial recognition' shall have the same meaning as described in paragraph 175i of this Part.

345. With regard to the 'inflows during the period':

- a) the collateral obtained by taking possession shall include: (i) new collateral obtained by taking possession during the period (since the beginning of the financial year), irrespective of whether the collateral is still recognised in the institution's balance sheet (held) at the reference date or not and (ii) positive changes in valuation of collateral during the period due to different reasons (such as positive changes in fair value, appreciation, reversal of impairment, changes of accounting policies). These types of inflows shall be reported separately in addition.

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- b) the 'debt balance reduction' shall reflect the debt balance reduction of the exposure derecognised related to the collateral that was obtained during the period.

346. With regard to the 'outflows during the period':

- a) the collateral obtained by taking possession shall include: (i) collateral sold for cash during the period; (ii) collateral sold with replacement by financial instruments during the period; and (iii) negative changes in valuation of collateral during the period due to different reasons (such as negative changes in fair value, depreciation, impairment, write-off, changes of accounting policies). Those types of outflows shall be reported separately. Where collateral is derecognised in exchange for both cash and financial instruments, the relevant amounts shall be split and allocated to the two outflow types. 'Collateral sold with replacement by financial instruments' shall describe cases where the collateral is sold to a counterparty, and the acquisition by that counterparty is financed by the reporting institution.
- b) the 'debt balance reduction' shall reflect the debt balance reduction of the exposure related to cases where the collateral was sold for cash or replaced by financial instruments during the period.

347. In case of a sale of collateral for cash, the 'Outflow for which cash was collected' shall be equal to the sum of 'Cash collected net of costs' and 'Profits/(-) losses from sale of collateral obtained by taking possession'. 'Cash collected net of costs' shall mean the amount of cash received net of transaction costs, such as fees and commissions paid to agents, transfer taxes and duties. 'Profits/(-) losses from sale of collateral obtained by taking possession' shall mean the difference between the carrying amount of the collateral measured at the date of derecognition and the amount of cash received net of transaction costs. In case of replacement of collateral with financial instruments as described in paragraph 346 of this Part, the carrying amount of the financing granted shall be reported.

348. Collateral obtained by taking possession shall be reported broken down by 'vintage' of the collateral, i.e. based on the period of time from which the collateral has been recognised in the institution's balance sheet.

349. In the context of the presentation of collateral obtained by vintage, the 'ageing' of collateral on the balance sheet, i.e. the migration between the predefined vintage buckets, shall be reported neither as inflow nor as outflow.

**33.2. Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) – Type of collateral obtained (25.2)**

350. Template 25.2 shall include a breakdown of the collateral obtained by taking possession as defined in paragraphs 341 of this Part, by type of collateral obtained. The template reflects collateral recognised in the balance sheet at the reference date, irrespective of the point in time when it was obtained. In addition, the template provides information on the related 'debt balance reduction' and 'value at initial recognition' as defined in

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paragraphs 343 and 344 of this Part and on the number of collateral obtained by taking possession and recognised in the balance sheet at the reference date.

351. The type of collateral shall be the ones referred to in paragraph 173 of this Part with the exception of those in point (b) (i) of that paragraph.
352. With regard to collateral in the form of immovable property, the following information shall be reported in separate rows:
  - (a) immovable property that is under construction or development;
  - (b) with regard to commercial immovable property, collateral in the form of land related to commercial real estate corporations, excluding agricultural land. Separate information on land with and without a planning permission shall be reported in addition.

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

353. In template 25.3, information on collateral obtained by taking possession classified as Property Plant and Equipment (PP&E) shall be reported. In addition, the template shall provide information on the related 'debt balance reduction' and 'value at initial recognition' as defined in paragraphs 343 and 344 of this Part.
354. Information shall be provided on the stock of collateral as of the reference date, irrespective of the point in time it was obtained, and the inflows due to new collateral obtained by taking possession during the period between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date. With regard to the 'debt balance reduction', the 'total' shall reflect the debt balance reduction related to the collateral as of the reference date and the 'inflows due to new collateral obtained by taking possession' shall reflect the debt balance reduction related to the collateral that was obtained during the period.

**34. FORBEARANCE MANAGEMENT AND QUALITY OF FORBEARANCE (26)**

355. Template 26 shall include detailed information on loans and advances classified as forborne in accordance with paragraphs 240 to 268 of this Part, excluding instruments classified as held for sale. Forborne exposures referring to either a modification of the previous terms and conditions or a total or partial refinancing of a troubled debt contract as defined in paragraph 241 of this Part shall be broken-down in more specific types of forbearance measures.
356. The 'Number of instruments' shall be determined as defined in paragraph 320 of this Part.
357. The gross carrying amount of exposures with forbearance measures shall be allocated to a category reflecting the type of forbearance measure. Where multiple forbearance measures have been applied to an exposure, the gross carrying amount of exposures with forbearance measures shall be allocated to the most relevant type of forbearance measure. The latter shall be identified based on the type of forbearance measure which has the highest impact on the Net Present Value (NPV) of the forborne exposure or by using any other methods considered applicable.

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358. The types of forbearance measures shall be the following:
- (a) grace period/payment moratorium: temporary suspension of repayment obligations with regard to the principal or the interest, with repayments to be resumed at a later point in time;
  - (b) interest rate reduction: permanent or temporary reduction of the interest rate (fixed or variable) to a fair and sustainable rate;
  - (c) extension of maturity/term: extension of the maturity of the exposure, entailing a reduction in instalment amounts by spreading the repayments over a longer period;
  - (d) rescheduled payments: adjustment of the contractual repayment schedule with or without changes to instalment amounts, other than grace periods/payment moratorium, extension of maturity/term and debt forgiveness. That category shall include, among others, capitalisation of arrears and/or accrued interest arrears to the outstanding principal balance for repayment under a sustainable, rescheduled programme; decrease of the amount of principal repayment instalments over a defined period, regardless of whether interests remain to be paid in full or whether they are capitalised or forfeited;
  - (e) debt forgiveness: partial cancellation of the exposure by the reporting institution through forfeiture of right to legally recover it;
  - (f) debt asset swaps: partial replacement of exposures in the form of debt instruments with assets or equity;
  - (g) other forbearance measures, including among others, total or partial refinancing of a troubled debt contract.
359. Where the forbearance measure affects the gross carrying amount of an exposure, the gross carrying amount at the reference date, i.e. after application of the forbearance measure, shall be reported. In the case of refinancing, the gross carrying amount of the new contract ('refinancing debt') granted which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding shall be reported.
360. The following items shall be reported in separate rows:
- (a) Instruments that were subject to forbearance measures at multiple points in time, where:
    - (i) 'Loans and advances having been forborne 'twice' and 'more than twice' shall mean exposures classified as forborne in accordance with paragraphs 240 to 268 of this Part at the reporting reference date, to which forbearance measures have been applied at two, respectively more than two different points in time. That includes, among others, originally forborne exposures that exited the forborne status (cured forborne exposures), but were granted new forbearance measures after that;

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(ii) 'Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures' shall mean forborne exposures under probation to which forbearance measures were applied in addition to forbearance measures granted at an earlier point in time, without the exposure having cured in between.

(b) Non-performing forborne exposures that failed to meet the non-performing exit criteria. That shall comprise non-performing forborne exposures that failed to meet the conditions for ceasing to be non-performing as described in paragraph 232 of this Part at the end of the probation period of 1 year specified in paragraph 231 (b) of this Part.

361. Exposures to which forbearance measures have been granted since the end of the last financial year shall be reported in separate columns.

35. **LOANS AND ADVANCES: AVERAGE DURATION AND RECOVERY PERIODS (47)**

362. The information provided in template 47 shall refer to loans and advances, excluding loans and advances classified as held for trading, trading financial assets or held for sale.

363. The 'weighted average time since past due date (in years)' shall be calculated as the weighted average of the number of days past due of exposures classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part at the reference date. Non-performing exposures that are not past due shall be considered as being zero days past due in this calculation. Exposures shall be weighted by the gross carrying amount measured at the reference date. The weighted average time since past due date shall be expressed in years (with decimals).

364. The following information on the results of litigation procedures on non-performing loans and advances concluded during the period shall be reported:

(a) Net cumulated recoveries: This item shall include recoveries resulting from in-court procedures. Recoveries stemming from voluntary agreements shall not be included.

(b) Gross carrying amount reduction: This item shall include the gross-carrying amount of non-performing loans and advances derecognised in response to the conclusion of a litigation procedure. This includes related write-offs.

(c) Average duration of litigation procedures concluded in the period: shall be calculated as the average of the elapsed time between the date of classification of the instrument as 'in litigation status' in accordance with paragraph 322 of this Part and the date of the finalisation of legal proceedings; it shall be expressed in years (with decimals).

▼ **M11****PART 3****MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS**

1. Tables 2 and 3 map exposure classes to be used to calculate capital requirements in accordance with CRR to counterparty sectors used in FINREP tables.

*Table 2***Standardised Approach**

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(a) Central governments or central banks	(1) Central banks (2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(b) Regional governments or local authorities	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Public sector entities	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations.	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(d) Multilateral development banks	(3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) International organisations	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(f) Institutions (i.e. credit institutions and investment firms)	(3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(g) Corporates	(2) General governments (4) Other financial corporations (5) Non-financial corporations. (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(h) Retail	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(i) Secured by mortgages on immovable property	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.

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SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(j) In default	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(ja) Items associated with particularly high risk	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(k) Covered bonds	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(l) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions.
(m) Institutions and corporates with a short-term credit assessment	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(n) Collective investment undertakings	Equity instruments	Investments in CIU shall be classified as equity instruments in FINREP, regardless of whether the CRR allows look-through.
(o) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(p) Other items	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.

Table 3

**Internal Ratings Based Approach**

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(a) Central governments and central banks	(1) Central banks (2) General governments (3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty

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IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(b) Institutions (i.e. credit institution and investment firms as well as some general governments and multilateral banks)	(2) General governments (3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Corporates	(2) General governments (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(d) Retail	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(f) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation positions. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions
(g) Other non credit obligations	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.



## ANNEX VI

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

IP LOSSES TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>IP LOSSES</b>	<b>LE</b>
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

## C 15.00 — EXPOSURES AND LOSSES FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY (CR IP LOSSES)

Country:

		Losses				Exposures
		Sum of losses stemming from lending up to the reference percentages		Sum of overall losses		Sum of the exposures
			of which: immovable property valued with mortgage lending value		of which: immovable property valued with mortgage lending value	
Row	column	010	020	030	040	050
	collateralised by:					
010	Residential property					
020	Commercial immovable property					

**▼M9***ANNEX VII***INSTRUCTIONS FOR THE REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY**

1. This Annex contains additional instructions in relation to the tables included in Annex VI of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex VI.
2. All the general instructions included in Part I of Annex II of this regulation shall also apply.

**1. Reporting scope**

3. Data specified in Article 101(1) of CRR is subject to reporting by all institutions using immovable property for the purposes of Part Three, Title II of CRR.
4. The template covers all national markets an institution/group of institution is exposed to (see Article 101(1) CRR). According to Article 101(2) sentence 3 the data shall be reported for each property market within the Union separately.

**2. Definitions**

5. Definition of loss: 'Loss' means 'economic loss' as defined in Article 5(2) CRR, including losses stemming from leased property. The recovery flows stemming from other sources (e.g. bank guarantees, life insurance, etc.) shall not be recognised when calculating losses stemming from immovable property. Losses of one position shall not be netted with the profit of a successful recovery of another position.
6. According to the definition of Article 5(2) CRR, for exposures secured by residential and commercial property the calculation of economic loss should start from outstanding exposure value at reporting date and should include at least: (i) proceeds from collateral realisation; (ii) direct costs (including interest rates payments and workouts costs linked to the liquidation of the collateral); and (iii) indirect costs (including operating costs of the workout unit). All components need to be discounted to the reporting reference date.
7. Exposure value: The exposure value follows the rules stipulated in Part Three, Title II of CRR (see Chapter 2 for institutions using the standardised approach, and Chapter 3 for institutions using the IRB approach).
8. Property value: The property value follows the rules stipulated in Part Three, Title II of CRR
9. F/X effect: The reporting currency shall be used with the exchange rate at the reporting date. Moreover, the estimates of the economic losses should consider the F/X effect if the exposure or collateral is denominated in different currency.

**3. Geographical breakdown**

10. Following the reporting scope, the CR IP Losses reporting shall consist of the following templates:
  - a) one total template
  - b) one template for each national market in the Union where the institution is exposed to, and

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- c) one template aggregating the data for all national markets outside the Union where the institution is exposed to.

**4. Reporting of exposures and losses**

11. Exposures: All exposures that are treated according to Part Three, Title II of CRR and where the collateral is used to reduce the risk-weighted exposure amount are reported in CR IP Losses. This also means that in case the risk mitigation effect of immovable property is only used for internal purposes (i.e. under Pillar 2) or for large exposures (see Part Four CRR), the exposures and losses concerned must not be reported.
12. Losses: The institution which has the exposure by the end of the reporting period shall report the losses. Losses shall be reported as soon as provisions are to be booked according to accounting rules. Also estimated losses should be reported. Loss data shall be collected on a loan-by-loan basis, i.e. aggregation of individual loss data stemming from exposures collateralised by immovable property.
13. Reference date: The exposure value at default should be used for reporting of losses.
  - a) Losses should be reported for all defaults on loans secured by real estate property that occur during the respective reporting period and irrespective of whether the workout is completed during the period or not. Loss data reported as of 30 June shall refer to the period 1 January until 30 June and loss data reported as of 31 December shall refer to the whole calendar year. Since there may be a long time lag between default and loss realisation, loss estimates (which includes incomplete workout process) shall be reported in cases where the workout has not been completed within the reporting period.
  - b) For all defaults observed within the reporting period, there are three scenarios: (i.) defaulted loan can be restructured so that it is no longer treated as in default (no loss observed); (ii.) realisation of all collateral is completed (completed workout, actual loss known); or (iii.) incomplete workout (loss estimates to be used). Loss reporting shall include only losses stemming from scenario (ii.) realisation of collateral (observed losses) and scenario (iii.) incomplete workout (estimates of losses).
  - c) As losses shall be reported only for exposures having defaulted during the reporting period, changes to losses of exposures having defaulted during previous reporting periods will not be reflected in the reported data. I.e. proceeds from the realisation of the collateral at a later reporting period or lower realised costs than previously estimated shall not be reported.
14. Role of the valuation of the property: The latest valuation of the property before the default date of the exposure is needed as reference date for reporting the part of exposure secured by mortgages on immovable property. After default, the property might be re-valued. This new value should however not be relevant for identifying the part of the exposure which was originally fully (and completely) secured by the mortgages on immovable property. However the new value of the property shall be considered in economic loss reporting (a reduced property value is part of economic costs). In other words, the latest valuation of the property before the default date shall be used to

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determine which part of the loss shall be reported in cell 010 (identification of exposure values which is fully and completely secured) and the re-valued property value for the amount to be reported (estimation a possible workout from collateral) in cells 010 and 030.

15. Treatment of loan sales during the reporting period: The institution which has the exposure by the end of the reporting period shall report losses, but only if a default for that exposure was identified.

**5. Instructions concerning specific positions**

Columns	
010	<p><b>Sum of losses stemming from lending up to the reference percentages</b></p> <p>Article 101(1) points a) and point (d) of CRR respectively,</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully and completely secured according to Article 124 paragraph 1 of CRR.</p>
020	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.</p>
030	<p><b>Sum of overall losses</b></p> <p>Article 101(1) point (b) and point (e) CRR respectively</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully secured according to Article 124 paragraph 1 of CRR.</p>
040	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value</p>
050	<p><b>Sum of the exposures</b></p> <p>Article 101(1) point (c) and point (f) CRR respectively</p> <p>The value to be reported is only that part of the exposure value which is treated as fully secured by immovable property, i.e. the part that is treated as unsecured is not relevant for the loss reporting.</p> <p>In the event of default, the exposure value reported equals the exposure value directly before default.</p>
Rows	
010	<b>Residential property</b>
020	<b>Commercial immovable property</b>



## ANNEX VIII

## TEMPLATES FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

## LARGE EXPOSURES TEMPLATES

Template number	Template code	Name of the template/group of templates	Short name
		<b>LARGE EXPOSURES</b>	<b>LE</b>
26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3
30	C 30.00	Maturity buckets of the exposures in the non-trading and trading book	LE 4
31	C 31.00	Maturity buckets of exposures to individual clients within groups of connected clients	LE 5

## C 26.00 — Large Exposures limits (LE Limits)

		Applicable limit
		column
		010
row		
010	Non institutions	
020	Institutions	
030	Institutions in %	

## C 27.00 — Identification of the counterparty (LE 1)

COUNTERPARTY IDENTIFICATION						
Code	Name	LEI code	Residence of the counterparty	Sector of the counterparty	NACE code	Type of counterparty
010	020	030	040	050	060	070

## C 28.00 — Exposures in the non-trading and trading book (LE 2)

COUNTERPARTY			ORIGINAL EXPOSURES							
Code	Group or individual	Transactions where there is an exposure to underlying assets	Total original exposure	Of which: defaulted	Direct exposures					
					Debt instruments	Equity instruments	Derivatives	Off balance sheet items		
								Loan commitments	Financial guarantees	Other commitments
010	020	030	040	050	060	070	080	090	100	110

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from own funds	Exposure value before application of exemptions and CRM			
									Additional exposures arising from transactions where there is an exposure to underlying assets	Total	Of which: Non-trading book	% of eligible capital
Indirect exposures												
Debt instruments	Equity instruments	Derivatives	Off balance sheet items									
			Loan commitments	Financial guarantees	Other commitments							
120	130	140	150	160	170	180	190	200	210	220	230	

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate		Total	Of which: Non-trading book	% of eligible capital
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items								
			(-) Loan commitments	(-) Financial guarantees	(-) Other commitments						
240	250	260	270	280	290	300	310	320	330	340	350

## C 29.00 — Detail of the exposures to individual clients within groups of connected clients (LE 3)

COUNTERPARTY				ORIGINAL EXPOSURES							
Code	Group code	Transactions where there is an exposure to underlying assets	Type of connection	Total original exposure	Of which: defaulted	Direct exposures					
						Debt instruments	Equity instruments	Derivatives	Off balance sheet items		
									Loan commitments	Financial guarantees	Other commitments
010	020	030	040	050	060	070	080	090	100	110	120

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from own funds	Exposure value before application of exemption and CRM			
									Additional exposures arising from transactions where there is an exposure to underlying assets	Total	Of which: Non-trading book	% of eligible capital
Indirect exposures												
Debt instruments	Equity instruments	Derivatives	Off balance sheet items									
			Loan commitments	Financial guarantees	Other commitments							
130	140	150	160	170	180	190	200	210	220	230	240	

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate				
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items								
			(-) Loan commitments	(-) Financial guarantees	(-) Other commitments				Total	Of which: Non-trading book	% of eligible capital
250	260	270	280	290	300	310	320	330			

▼B

C 30.00 — Maturity buckets of the exposures in the non-trading and trading book (LE 4)												
COUNTER PARTY	MATURITY BUCKETS OF THE EXPOSURE											
Code	Up to 1 Month	Greater than 1 month up to 2 Months	Greater than 2 months up to 3 Months	Greater than 3 months up to 4 Months	Greater than 4 months up to 5 Months	Greater than 5 months up to 6 Months	Greater than 6 months up to 7 Months	Greater than 7 months up to 8 Months	Greater than 8 months up to 9 Months	Greater than 9 months up to 10 Months	Greater than 10 months up to 11 Months	Greater than 11 months up to 12 Months
010	020	030	040	050	060	070	080	090	100	110	120	130

MATURITY BUCKETS OF THE EXPOSURE											
Greater than 12 months up to 15 Months	Greater than 15 months up to 18 Months	Greater than 18 months up to 21 Months	Greater than 21 months up to 24 Months	Greater than 24 months up to 27 Months	Greater than 27 months up to 30 Months	Greater than 30 months up to 33 Months	Greater than 33 months up to 36 Months	Greater than 3 years up to 5 years	Greater than 5 years up to 10 years	Greater than 10 years	Undefined maturity
140	150	160	170	180	190	200	210	220	230	240	250

▼B

**C 31.00 — Maturity buckets of the exposures to individual clients within groups of connected clients (LE 5)**

COUNTERPARTY		MATURITY BUCKETS OF THE EXPOSURE										
Code	Group code	Up to 1 Month	Greater than 1 month up to 2 Months	Greater than 2 months up to 3 Months	Greater than 3 months up to 4 Months	Greater than 4 months up to 5 Months	Greater than 5 months up to 6 Months	Greater than 6 months up to 7 Months	Greater than 7 months up to 8 Months	Greater than 8 months up to 9 Months	Greater than 9 months up to 10 Months	Greater than 10 months up to 11 Months
010	020	030	040	050	060	070	080	090	100	110	120	130

MATURITY BUCKETS OF THE EXPOSURE												
Greater than 11 months up to 12 Months	Greater than 12 months up to 15 Months	Greater than 15 months up to 18 Months	Greater than 18 months up to 21 Months	Greater than 21 months up to 24 Months	Greater than 24 months up to 27 Months	Greater than 27 months up to 30 Months	Greater than 30 months up to 33 Months	Greater than 33 months up to 36 Months	Greater than 3 years up to 5 years	Greater than 5 years up to 10 years	Greater than 10 years	Undefined maturity
140	150	160	170	180	190	200	210	220	230	240	250	260

**▼M10***ANNEX IX***INSTRUCTIONS FOR REPORTING LARGE EXPOSURES AND  
CONCENTRATION RISK***Table of Contents***PART I: GENERAL INSTRUCTIONS**

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  - 9.1. **Instructions concerning specific columns**

**▼ M10****PART I: GENERAL INSTRUCTIONS****1. Structure and conventions**

1. The reporting framework on large exposures ('LE') shall consist of six templates which include the following information:
  - (a) large exposures limits;
  - (b) identification of the counterparty (template LE1);
  - (c) exposures in the non-trading and trading book (template LE2);
  - (d) detail of the exposures to individual clients within groups of connected clients (template LE3);
  - (e) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE4);
  - (f) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5).
2. The instructions include legal references as well as detailed information regarding the data that shall be reported in each template.
3. The instructions and the validation rules follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates.
4. The following convention is generally used in the instructions and validation rules: {Template;Row;Column}. An asterisk sign shall be used to express that the validation is done for all the rows reported.
5. In the case of validations within a template, in which only data points of that template are used, notations do not refer to a template: {Row;Column}.
6. ABS(Value): the absolute value without sign. Any amount that increases the exposures shall be reported as a positive figure. On the contrary, any amount that reduces the exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure shall be reported for that item.

**2. Abbreviations**

7. For the purposes of this Annex, Regulation (EU) No 575/2013 is referred to as 'CRR'.

**PART II: TEMPLATE RELATED INSTRUCTIONS**

In this Annex, instructions relating to the reporting of Large Exposures shall also apply to the reporting of significant exposures required by Articles 9 and 11, in accordance with the scope defined in those Articles.

**1. Scope and level of the LE reporting**

1. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of Regulation (EU) No 575/2013 ('CRR') on a solo basis, institutions shall use the templates LE1, LE2 and LE3.

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2. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3.
3. Every large exposure defined in accordance with Article 392 of CRR shall be reported, including the large exposures that shall not be considered for the compliance with the large exposure limit laid down in Article 395 of CRR.
4. In order to report information on the 20 largest exposures to clients or groups of connected clients according to the last sentence of Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State which are subject to Part Three, Title II, Chapter 3, of CRR shall use templates LE1, LE2 and LE3. The exposure value resulting from subtracting the amount in column 320 ('Amounts exempted') of template LE2 from the amount in column 210 ('Total') of that same template is the amount that shall be used for determining these 20 largest exposures.
5. In order to report information on the ten largest exposures to institutions as well as on the ten largest exposures to unregulated financial sector entities according to points (a) to (d) of Article 394(2) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3. For the reporting of the maturity structure of these exposures according to Article 394(2)(e) of CRR, the parent institutions in a Member State shall use templates LE4 and LE5. The exposure value calculated in column 210 ('Total') of template LE2 is the amount that shall be used for determining these 20 largest exposures.
6. The data on the large exposures and the relevant largest exposures to groups of connected clients and individual clients not belonging to a group of connected clients shall be reported in the template LE2 (in which a group of connected clients shall be reported as one single exposure).
7. Institutions shall report in the LE3 template data regarding the exposures to individual clients belonging to the groups of connected clients, which are reported in the LE2 template. The reporting of an exposure to an individual client in the LE2 template shall not be duplicated in the LE3 template.

**2. Structure of the LE template**

8. The columns of the template LE1 shall present the information related to the identification of individual clients or groups of connected clients to which an institution has an exposure.
9. The columns of the templates LE2 and LE3 shall present the following blocks of information:
  - (a) the exposure value before application of exemptions and before taking into account the effect of the credit risk mitigation, including the direct, indirect exposure and additional exposures arising from transactions where there is an exposure to underlying assets;
  - (b) the effect of the exemptions and of the credit risk mitigation techniques;

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- (c) the exposure value after application of exemptions and after taking into account the effect of the credit risk mitigation calculated for the purpose of Article 395(1) of CRR.

- 10. The columns of the templates LE4 and LE5 shall present the information regarding the maturity buckets to which the expected maturing amounts of the ten largest exposures to institutions as well as the ten largest exposures to unregulated financial sector entities shall be allocated.

### 3. **Definitions and general instructions for the purposes of the LE reporting**

- 11. 'Group of connected clients' is defined in Article 4(1)(39) of CRR.
- 12. 'Unregulated financial sector entities' are defined in Article 142(1)(5) of CRR.

- 13. 'Institutions' is defined in Article 4(1)(3) of CRR

- 14. Exposures to 'civil-law associations' shall be reported. In addition, institutions shall add the credit amounts of the civil-law association to the indebtedness of each partner. Exposures towards civil law associations featuring quotas shall be divided or allocated to the partners according to their respective quotas. Certain constructions (e.g. joint accounts, communities of heirs, straw-man loans) working in fact civil law associations have to be reported just like them.

- 15. Assets and off balance sheet items shall be used without risk weights or degrees of risk in accordance to Article 389 of CRR. Specifically, credit conversion factors shall not be applied to off balance sheet items.

- 16. 'Exposures' are defined in Article 389 of CRR.

- (a) any asset or off-balance sheet items in the non-trading and trading book including items set out in Article 400 of CRR, but excluding items which fall under effect of points (a) to (d) of Article 390(6) of CRR.

- (b) 'indirect exposures' are those exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower in accordance with Article 403 of CRR. *The definitions here may not differ in any possible respect from the definitions provided in the basic act.*

- 17. The exposures to groups of connected clients shall be calculated in accordance with Article 390(5).

- 18. The 'netting agreements' shall be allowed to be taken into account to the effects of large exposures exposure value as laid down in Article 390(1), (2) and (3) of CRR. The exposure value of a derivative instrument listed in Annex II of CRR shall be determined in accordance with Part Three, Title II, Chapter 6, of CRR with the effects of contracts of novation and other netting agreements taken into account for the purposes of those methods in accordance with Part Three, Title II, Chapter 6, of CRR. The exposure value of repurchase transaction, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions may be determined either in accordance with Part Three, Title II, Chapter 4 or Chapter 6, of CRR. In accordance with Article 296 of CRR, the exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the reporting institution shall be reported as 'other commitments' in the LE templates.

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19. The 'value of an exposure' shall be calculated according to Article 390 of CRR.
20. The effect of the full or partial application of exemptions and eligible credit risk mitigation (CRM) techniques for the purposes of calculating of exposures for the purpose of Article 395(1) CRR is described in Articles 399 to 403 of CRR.
21. Reverse repurchase agreements which fall under the reporting for large exposures shall be reported according to Article 402(3) of CRR. Provided that the criteria in Article 402(3) of CRR are met the institution shall report the large exposures to each third party for the amount of the claim that the counterparty to the transaction has on this third party and not for the amount of the exposure to the counterparty.

4. **C 26.00 — LE Limits template**

## 4.1. Instructions concerning specific rows

Rows	Legal references and instructions
<b>010</b>	<p><b>Non institutions</b></p> <p>Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR.</p> <p>The amount of the applicable limit for counterparties other than institutions shall be reported. This amount is 25 % of the eligible capital, which is reported in row 226 of template 4 of Annex I, unless a more restrictive percentage applies due to the application of national measures in accordance with Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.</p>
<b>020</b>	<p><b>Institutions</b></p> <p>Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR.</p> <p>The amount of the applicable limit for counterparties which are institutions shall be reported. According to Article 395(1) of CRR, this amount shall be the following:</p> <ul style="list-style-type: none"> <li>— if the 25 % of the eligible capital is greater than EUR 150 million (or a lower limit than EUR 150 million set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR, 25 % of the eligible capital shall be reported;</li> <li>— if EUR 150 million (or a lower limit set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR is greater than 25 % of the institution's eligible capital, EUR 150 million (or the lower limit if set out by the competent authority) shall be reported. If the institution has determined a lower limit in terms of its eligible capital, required by the second subparagraph of Article 395(1) of CRR, that limit shall be reported.</li> </ul> <p>These limits may be stricter in case of application of national measures in accordance with Article 395(6) or Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.</p>
<b>030</b>	<p><b>Institutions in %</b></p> <p>Articles 395(1) and 459(a) of CRR.</p> <p>The amount that shall be reported is the absolute limit (reported in row 020) expressed as a percentage of the eligible capital.</p>

▼ **M10**5. **C 27.00 — Identification of the counterparty (LE1)**

## 5.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-070</b>	<p><b>Counterparty Identification:</b></p> <p>Institutions shall report the identification of any counterparty for which information is being submitted in any of the templates C 28.00 to C 31.00. The identification of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients.</p> <p>According to Article 394(1)(a) of CRR, institutions shall report the identification of the counterparty to which they have a large exposure as defined in Article 392 of CRR.</p> <p>According to Article 394(2)(a) of CRR, institutions shall report the identification of the counterparty to which they have the largest exposures (in the cases where the counterparty is an institution or an unregulated financial sector entity).</p>
<b>010</b>	<p><b>Code</b></p> <p>The code is a row identifier, and must be unique for each row in the table.</p> <p>The code shall be used to identify the individual counterparty. However, the purpose of this column is to link counterparty details in C 27.00 with exposures reported in C 28.00 – C 31.00. The code of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients. The codes shall be used in a consistent way across time.</p> <p>The composition of the code depends on the national reporting system, unless a uniform codification is available in the Union.</p>
<b>020</b>	<p><b>Name</b></p> <p>The name shall correspond to the name of the group whenever a group of connected clients is reported. In any other case, the name shall correspond to the individual counterparty.</p> <p>For a group of connected clients, the name that shall be reported shall be the name of the parent company or, when the group of connected clients does not have a parent, it shall be the group's commercial name.</p>
<b>030</b>	<p><b>LEI Code</b></p> <p>The legal entity identifier code of the counterparty.</p>
<b>040</b>	<p><b>Residence of the counterparty</b></p> <p>The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum')</p> <p>For groups of connected clients, no residence shall be reported.</p>
<b>050</b>	<p><b>Sector of the counterparty</b></p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes:</p> <ul style="list-style-type: none"> <li>(i) Central Banks;</li> <li>(ii) General Governments;</li> <li>(iii) Credit institutions;</li> <li>(iv) investment firms as defined in Article 4(1)(2) CRR;</li> <li>(v) Other financial corporations (excluding investment firms);</li> <li>(vi) Non-financial corporations;</li> <li>(vii) Households.</li> </ul> <p>For groups of connected clients, no sector shall be reported.</p>

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Column	Legal references and instructions
<b>060</b>	<p><b>NACE code</b></p> <p>For the economic sector, the NACE codes (Nomenclature statistique des activités économiques dans l'Union européenne = Statistical Classification of Economic Activities in the European Union) shall be used.</p> <p>This column shall apply only for the counterparties 'Other financial corporations' and 'Non-financial corporations'. NACE codes shall be used for 'Non-financial corporations' with one level detail (e.g. 'F – Construction') and for 'Other financial corporations' with a two level detail, which provides separate information on insurance activities (e.g. 'K65 — Insurance, reinsurance and pension funding, except compulsory social security').</p> <p>The 'Other financial corporations' and 'Non-financial corporations' economic sectors shall be classified on the basis of FINREP counterparty breakdown.</p> <p>For groups of connected clients, no NACE code shall be reported.</p>
<b>070</b>	<p><b>Type of counterparty</b></p> <p>Article 394(2) of CRR</p> <p>The type of the counterparty of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities shall be specified by using 'I' for institutions or 'U' for unregulated financial sector entities.</p>

6. **C 28.00 — Exposures in the non-trading and trading book (LE2)**

## 6.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010</b>	<p><b>Code</b></p> <p>For a group of connected clients, if a unique code is available at national level, this code shall be reported as the code of the group of connected clients. Where there is no unique code at the national level, the code that shall be reported shall be the code of the parent company in C 27.00.</p> <p>In the cases where the group of connected clients does not have a parent, the code that shall be reported shall be the code of the individual entity which is considered by the institution as the most significant within the group of connected clients. In any other case, the code shall correspond to the individual counterparty.</p> <p>The codes shall be used in a consistent way across time.</p> <p>The composition of the code depends on the national reporting system, unless a uniform codification is available in the EU.</p>
<b>020</b>	<p><b>Group or individual</b></p> <p>The institution shall report '1' for the reporting of exposures to individual clients or '2' for the reporting of exposures to groups of connected clients.</p>
<b>030</b>	<p><b>Transactions where there is an exposure to underlying assets</b></p> <p>Article 390(7) of CRR</p> <p>In accordance with further technical specifications by the national competent authorities, when the institution has exposures to the reported counterparty through a transaction where there is an exposure to underlying assets, the equivalent to 'Yes' shall be reported; otherwise the equivalent to 'No' shall be reported.</p>

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Column	Legal references and instructions
<b>040-180</b>	<p><b>Original exposures</b></p> <p>Articles 24, 389, 390 and 392 of CRR.</p> <p>The institution shall report in this block of columns the original exposures of direct exposures, indirect exposures, and additional exposures arising from transactions where there is an exposure to underlying assets.</p> <p>According to Article 389 of CRR, assets and off balance sheet items shall be used without risk weights or degrees of risk. Specifically, credit conversion factors shall not be applied to off balance sheet items.</p> <p>These columns shall contain the original exposure, i.e. the exposure value without taking into account value adjustments and provisions, which shall be deducted in column 210.</p> <p>The definition and calculation of the exposure value is set out in Articles 389 and 390 of CRR. The valuation of assets and off-balance-sheet items shall be effected in accordance with the accounting framework to which the institution is subject, according to Article 24 of CRR.</p> <p>Exposures deducted from own funds, which are not exposures according to Article 390(6)(e), shall be included in these columns. These exposures shall be deducted in column 200.</p> <p>Exposures referred to in points (a) to (d) of Article 390(6) of CRR shall not be included in these columns.</p> <p>Original exposures shall include any asset and off-balance sheet items according to Article 400 of CRR. The exemptions shall be deducted for the purpose of Article 395(1) of CRR in column 320.</p> <p>Exposures from both non-trading and trading book shall be included.</p> <p>For the breakdown of the exposures in financial instruments, where different exposures arising from netting agreements constitute a single exposure, the latter shall be allocated to the financial instrument corresponding to the principal asset included in the netting agreement (in addition, see the introductory section).</p>
<b>040</b>	<p><b>Total original exposure</b></p> <p>The institution shall report the sum of direct exposures and indirect exposures as well as the additional exposures that arise from the exposure to transactions where there is an exposure to underlying assets.</p>
<b>050</b>	<p><b>Of which: defaulted</b></p> <p>Article 178 of CRR.</p> <p>The institution shall report the part of the total original exposure corresponding to defaulted exposures.</p>
<b>060-110</b>	<p><b>Direct exposures</b></p> <p>Direct exposures shall mean the exposures on ‘immediate borrower’ basis.</p>
<b>060</b>	<p><b>Debt instruments</b></p> <p>Regulation (EU) No 1071/2013 (‘ECB/2013/33’) Annex II, Part 2, table, categories 2 and 3.</p> <p>Debt instruments shall include debt securities, and loans and advances.</p> <p>The instruments included in this column shall be those qualified as ‘loans of up to and including one year/over one year and up to and including five years/of over five years’ original maturity’, or as ‘debt securities’, according to ECB/2013/33.</p> <p>Repurchase transactions, securities or commodities lending or borrowing transactions (securities financing transactions) and margin lending transactions shall be included in this column.</p>

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Column	Legal references and instructions
<b>070</b>	<p><b>Equity instruments</b></p> <p>ECB/2013/33 Annex II, Part 2, table, categories 4 and 5.</p> <p>The instruments included in this column shall be those qualified as ‘Equity’ or as ‘Investment fund shares/units’ according to ECB/2013/33.</p>
<b>080</b>	<p><b>Derivatives</b></p> <p>Article 272(2) and Annex II of CRR.</p> <p>The instruments that shall be reported in this column shall include derivatives listed in Annex II of CRR and long settlement transactions, as defined in Article 272(2) of CRR.</p> <p>Credit derivatives that are subject to counterparty credit risk shall be included in this column.</p>
<b>090-110</b>	<p><b>Off balance sheet items</b></p> <p>Annex I of CRR.</p> <p>The value that shall be reported in these columns shall be the nominal value before any reduction of specific credit risk adjustments and without application of conversion factors.</p>
<b>090</b>	<p><b>Loan commitments</b></p> <p>Annex I, points 1(c) and (h), 2(b)(ii), 3(b)(i) and 4(a) of CRR.</p> <p>Loan commitments are firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument.</p>
<b>100</b>	<p><b>Financial guarantees</b></p> <p>Annex I, points 1(a),(b) and (f), of CRR.</p> <p>Financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Credit derivatives that are not included in the column ‘derivatives’ shall be reported in this column.</p>
<b>110</b>	<p><b>Other commitments</b></p> <p>Other commitments are the items in Annex I to CRR that are not included in the previous categories. The exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the institution shall be reported in this column.</p>
<b>120-180</b>	<p><b>Indirect exposures</b></p> <p>Article 403 of CRR.</p> <p>According to Article 403 of CRR, a credit institution may use the substitution approach where an exposure to a client is guaranteed by a third party, or secured by collateral issued by a third party.</p>

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Column	Legal references and instructions
	<p>The institution shall report in this block of columns the amounts of the direct exposures that are re-assigned to the guarantor or the issuer of collateral provided that the latter would be assigned an equal or lower risk weight than the risk weight which would be applied to the third party under Part Three, Title II, Chapter 2 of CRR. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of 'Eligible credit risk mitigation techniques'. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral via substitution effect. This shall apply also to guarantees given within a group of connected clients.</p> <p>The institution shall report the original amount of the indirect exposures in the column that corresponds to the type of direct exposure guaranteed or secured by collateral such as, when the direct exposure guaranteed is a debt instrument, the amount of 'Indirect exposure' assigned to the guarantor shall be reported under the column 'Debt instruments'.</p> <p>Exposures arising from credit-linked notes shall also be reported in this block of columns, according to Article 399 of CRR.</p>
<b>120</b>	<p><b>Debt instruments</b></p> <p>See column 060.</p>
<b>130</b>	<p><b>Equity instruments</b></p> <p>See column 070.</p>
<b>140</b>	<p><b>Derivatives</b></p> <p>See column 080.</p>
<b>150-170</b>	<p><b>Off balance sheet items</b></p> <p>The value of these columns shall be the nominal value before any reduction of specific credit risk adjustments and conversion factors are applied.</p>
<b>150</b>	<p><b>Loan commitments</b></p> <p>See column 090.</p>
<b>160</b>	<p><b>Financial guarantees</b></p> <p>See column 100.</p>
<b>170</b>	<p><b>Other commitments</b></p> <p>See column 110.</p>
<b>180</b>	<p><b>Additional exposures arising from transactions where there is an exposure to underlying assets</b></p> <p>Article 390(7) of CRR.</p> <p>Additional exposures that arise from transactions where there is an exposure to underlying assets.</p>
<b>190</b>	<p><b>(-) Value adjustments and provisions</b></p> <p>Articles 34, 24, 110 and 111 of CRR.</p> <p>Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation (EC) No 1606/2002) that affect the valuation of exposures according to Articles 24 and 110 of CRR.</p> <p>Value adjustments and provisions against the gross exposure given in column 040 shall be reported in this column.</p>

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Column	Legal references and instructions
<b>200</b>	<p><b>(-) Exposures deducted from own funds</b></p> <p>Article 390(6)(e) of CRR.</p> <p>Exposures deducted from own funds, which shall be included in the different columns of Total original exposure, shall be reported.</p>
<b>210-230</b>	<p><b>Exposure value before application of exemptions and CRM</b></p> <p>Article 394(1)(b) of CRR.</p> <p>Institutions shall report the exposure value before taking into account the effect of the credit risk mitigation, where applicable.</p>
<b>210</b>	<p><b>Total</b></p> <p>The exposure value to be reported in this column shall be the amount used for determining whether an exposure is a large exposure according to the definition in Article 392 of CRR.</p> <p>This shall include the original exposure after subtracting value adjustments and provisions and the amount of the exposures deducted from own funds.</p>
<b>220</b>	<p><b>Of which: Non-trading book</b></p> <p>The amount of the non-trading book from the total exposure before exemptions and CRM.</p>
<b>230</b>	<p><b>% of eligible capital</b></p> <p>Articles 4(1)(71)(b) and 395 of CRR.</p> <p>The amount that shall be reported is the percentage of the exposure value before application of exemptions and CRM related to the eligible capital of the institution, as defined in Article 4(1)(71)(b) of CRR.</p>
<b>240-310</b>	<p><b>(-) Eligible credit risk mitigation (CRM) techniques</b></p> <p>Articles 399 and 401 to 403 of CRR.</p> <p>CRM techniques as defined in Article 4(1)(57) of CRR.</p> <p>For the purposes of this reporting, the CRM techniques recognised in Part Three, Title II, Chapter 3 and 4, of CRR shall be used in accordance with Articles 401 to 403 of CRR.</p> <p>CRM techniques may have three different effects in the LE regime: substitution effect; funded credit protection other than substitution effect; and real estate treatment.</p>
<b>240-290</b>	<p><b>(-) Substitution effect of eligible credit risk mitigation techniques</b></p> <p>Article 403 of CRR.</p> <p>The amount of funded and unfunded credit protection that shall be reported in these columns shall correspond to the exposures guaranteed by a third party, or secured by collateral issued by a third party, where the institution decides to treat the exposure as incurred with the guarantor or the issuer of collateral.</p>
<b>240</b>	<p><b>(-) Debt instruments</b></p> <p>See column 060.</p>
<b>250</b>	<p><b>(-) Equity instruments</b></p> <p>See column 070.</p>
<b>260</b>	<p><b>(-) Derivatives</b></p> <p>See column 080.</p>

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Column	Legal references and instructions
<b>270-290</b>	<b>(-) Off balance sheet items</b> The value of these columns shall be without application of conversion factors.
<b>270</b>	<b>(-) Loan commitments</b> See column 090.
<b>280</b>	<b>(-) Financial guarantees</b> See column 100.
<b>290</b>	<b>(-) Other commitments</b> See column 110.
<b>300</b>	<b>(-) Funded credit protection other than substitution effect</b> Article 401 of CRR. The institution shall report the amounts of funded credit protection, as defined in Article 4(1)(58) of CRR, that are deducted from the exposure value due to the application of Article 401 of CRR.
<b>310</b>	<b>(-) Real estate</b> Article 402 of CRR. The institution shall report the amounts deducted from the exposure value due to the application of Article 402 of CRR.
<b>320</b>	<b>(-) Amounts exempted</b> Article 400 of CRR. The institution shall report the amounts exempted from the LE regime.
<b>330-350</b>	<b>Exposure value after application of exemptions and CRM</b> Article 394(1)(d) of CRR. The institution shall report the exposure value after taking into account the effect of the exemptions and credit risk mitigation calculated for the purpose of Article 395(1) of CRR.
<b>330</b>	<b>Total</b> This column shall include the amount to be taken into account in order to comply with the large exposures limit set out in Article 395 of CRR.
<b>340</b>	<b>Of which: Non-trading book</b> The institution shall report the total exposure after application of exemptions and after taking into account the effect of CRM belonging to the non-trading book.
<b>350</b>	<b>% of eligible capital</b> The institution shall report the percentage of the exposure value after application of exemptions and CRM related to the eligible capital of the institution, as defined in Article 4(1)(71)(b) of CRR.

**▼ M10****7. C 29.00 — Details of the exposures to individual clients within groups of connected clients (LE3)**

## 7.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-360</b>	The institution shall report in template LE3 the data of the individual clients belonging to the groups of connected clients included in the rows of template LE2.
<b>010</b>	<p><b>Code</b></p> <p>Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.</p> <p>The code of the individual counterparty belonging to the groups of connected clients shall be reported.</p>
<b>020</b>	<p><b>Group code</b></p> <p>Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.</p> <p>If a unique code for a group of connected clients is available at national level, this code shall be reported. Where there is no unique code at the national level, the code that shall be reported shall be the code used for reporting exposures to the Group of Connected clients in C 28.00 (LE2).</p> <p>Where a client belongs to several groups of connected clients, it shall be reported as a member of all the groups of connected clients.</p>
<b>030</b>	<p><b>Transactions where there is an exposure to underlying assets</b></p> <p>See column 030 of template LE2.</p>
<b>040</b>	<p><b>Type of connection</b></p> <p>The type of connection between the individual entity and the group of connected clients shall be specified by using either:</p> <p>‘a’ within the meaning of Article 4(1)(39)(a) of CRR (control); or</p> <p>‘b’ within the meaning of Article 4(1)(39)(b) of CRR (interconnectedness).</p>
<b>050-360</b>	<p>When financial instruments in template LE2 are provided to the whole group of connected clients they shall be allocated to the individual counterparties in template LE3 in accordance with the business criteria of the institution.</p> <p>The remaining instructions are the same as for template LE2.</p>

**8. C 30.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE 4)**

## 8.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010</b>	<p><b>Code</b></p> <p>The code is a row identifier and must be unique for each row in the table.</p> <p>See column 010 of template LE1.</p>

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Column	Legal references and instructions
<b>020-250</b>	<p><b>Maturity buckets of the exposure</b></p> <p>Article 394(2)(e) of CRR</p> <p>The institution shall report this information for the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities.</p> <p>The maturity buckets are defined with a monthly interval up to one year, with a quarterly interval from one year up to three years and with larger intervals from three years onwards.</p> <p>Each exposure value before application of exemptions and CRM (column 210 of LE2 template) shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. In case of several separate relationships constituting an exposure to a client, each of these parts of the exposure shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. Instruments which do not have a fixed maturity, like equity, shall be included in the column 'undefined maturity'.</p> <p>The expected maturity of the exposure shall be reported for both direct and indirect exposures.</p> <p>For direct exposures, when allocating expected amounts of debt instruments and derivatives into the different maturity buckets of this template, the instructions of the maturity ladder template of the additional metrics on liquidity shall be used (see Annex XXIII to this Regulation).</p> <p>In the case of off-balance sheet items, the maturity of the underlying risk shall be used in the allocation of expected amounts to maturity buckets. More specifically, for forward deposits that means the maturity structure of the deposit; for financial guarantees, the maturity structure of the underlying financial asset; for undrawn facilities of loan commitments, the maturity structure of the loan; and for other commitments, the maturing structure of the commitment.</p> <p>In the case of indirect exposures, the allocation into maturity buckets shall be based on the maturity of the guaranteed operations which generate the direct exposure.</p> <p>In case an exposure or a part of an exposure is to be regarded as defaulted and is reported as such in template C 28.00 (LE 2, column 050) and C 29.00 (LE 3, column 060), the expected run-off of the defaulted exposure must be allocated to the respective maturity buckets as follows:</p> <ul style="list-style-type: none"> <li>— When the reporting entity, in spite of the default, has a clear calendar of expected repayments of the exposure, it shall allocate them into the respective buckets accordingly.</li> <li>— When the reporting entity does not have a reasoned view of when defaulted amounts will be repaid (if ever), it shall allocate them into the category 'undefined maturity'.</li> </ul>

9. **C 31.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5)**

9.1. Instructions concerning specific columns

Column	Legal references and instructions
<b>010-260</b>	<p>The institution shall report in template LE5 the data of the individual counterparties belonging to the groups of connected clients included in the rows of template LE4.</p>

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Column	Legal references and instructions
<b>010</b>	<p><b>Code</b></p> <p>Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table.</p> <p>See column 010 of template LE3.</p>
<b>020</b>	<p><b>Group code</b></p> <p>Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table.</p> <p>See column 020 of template LE3.</p>
<b>030-260</b>	<p><b>Maturity buckets of the exposures</b></p> <p>See columns 020-250 of template LE4.</p>

ANNEX X

REPORTING ON LEVERAGE

LEVERAGE RATIO REPORTING TEMPLATES			
Template code	Template code	Name of the template	Short name
47	C 47.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
41	C 41.00	On- and Off-Balance Sheet items — Additional breakdown of exposures	LR2
42	C 42.00	Alternative definition of capital	LR3
43	C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5

C 40.00 — ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)									
Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
010	Derivatives								
020	Credit derivatives (protection sold)								
030	Credit derivatives (protection sold), which are subject to a close out clause								

## ▼ M6

Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
040	Credit derivatives (protection sold), which are not subject to a close out clause								
050	Credit derivatives (protection bought)								
060	Financial derivatives								
070	SFTs covered by a master netting agreement								
080	SFTs not covered by a master netting agreement								
090	Other assets								
100	Low-risk off-balance sheet items under the RSA; of which:								
110	Revolving retail exposures; of which								
120	Unconditionally cancellable credit cards commitments								
130	Non revolving unconditionally cancellable commitments								

▼ **M6**

Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
140	Medium/low risk off-balance sheet items under the RSA								
150	Medium risk off-balance sheet items under the RSA								
160	Full risk off-balance sheet items under the RSA								
170	(memo item) Drawn amount of revolving retail exposures								
180	(memo item) Drawn amounts on unconditionally cancellable credit cards commitments								
190	(memo item) Drawn amounts on non-revolving unconditionally cancellable commitments								
210	Cash collateral received in derivatives transactions								
220	Receivables for cash collateral posted in derivatives transactions								
230	Securities received in an SFT that are recognised as an asset								

▼ **M6**

Row		Column							
		010	020	040	050	070	075	085	120
		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Add-on under the mark-to market method (assuming no netting or other CRM)	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount hypothetically exempted
240	SFT cash conduit lending (cash receivables)								
250	Exposures that can benefit from treatment under Article 113(6) of the CRR								
260	Exposures that meet the conditions in points (a) to (c) of Article 429(14) of the CRR								

**C 41.00 — ON- AND OFF-BALANCE SHEET ITEMS — ADDITIONAL BREAKDOWN OF EXPOSURES (LR2)**

Row		Column		
		010	020	030
		On- and off- balance sheet exposures (SA exposures)	On- and off- balance sheet exposures (IRB exposures)	Nominal value
010	Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):			
020	= 0 %			
030	> 0 % and ≤ 12 %			
040	> 12 % and ≤ 20 %			

▼ **M6**

Row		Column		
		010	020	030
		On- and off- balance sheet exposures (SA exposures)	On- and off- balance sheet exposures (IRB exposures)	Nominal value
050	> 20 % and ≤ 50 %			
060	> 50 % and ≤ 75 %			
070	> 75 % and ≤ 100 %			
080	> 100 % and ≤ 425 %			
090	> 425 % and ≤ 1 250 %			
100	Exposures in default			
110	(memo item) Low risk off-balance sheet items and off-balance sheet items attracting a 0 % conversion factor under the solvency ratio			

**C 42.00 — ALTERNATIVE DEFINITION OF CAPITAL (LR3)**

Row		Column
		010
010	Common Equity Tier 1 capital — fully phased-in definition	
020	Common Equity Tier 1 capital — transitional definition	
030	Total own funds — fully phased-in definition	
040	Total own funds — transitional definition	
055	Asset amount deducted — from CET1 items — fully phased-in definition	

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Row		Column
		010
065	Asset amount deducted — from CET1 items — transitional definition	
075	Asset amount deducted — from own funds items — fully phased-in definition	
085	Asset amount deducted — from own funds items — transitional definition	

**C 43.00 — ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)**

Row	Off-balance sheet items, derivatives, SFTs and trading book	Column	
		010	020
		Leverage Ratio Exposure Value	RWA
010	Off-balance sheet items; of which		
020	Trade finance; of which		
030	Under official export credit insurance scheme		
040	Derivatives and SFTs subject to a cross-product netting agreement		
050	Derivatives not subject to a cross-product netting agreement		
060	SFTs not subject to a cross-product netting agreement		
065	Exposure amounts resulting from the additional treatment for credit derivatives		
070	Other assets belonging to the trading book		

▼ **M6**

Row	Other non-trading book exposures	Column			
		010	020	030	040
		Leverage Ratio Exposure Value		RWAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
080	Covered bonds				
90	Exposures treated as sovereigns				
100	Central governments and central banks				
110	Regional governments and local authorities treated as sovereigns				
120	MDBs and International organisations treated as sovereigns				
130	PSEs treated as sovereigns				
140	Exposures to regional governments, MDBs, international organisations and PSEs <b>not</b> treated as sovereigns				
150	Regional governments and local authorities <b>not</b> treated as sovereigns				
160	MDBs <b>not</b> treated as sovereigns				
170	PSEs <b>not</b> treated as sovereigns				
180	Institutions				
190	Secured by mortgages on immovable properties; of which				
200	Secured by mortgages of residential properties				
210	Retail exposures; of which				
220	Retail SME				

▼ **M6**

Row	Other non-trading book exposures	Column			
		010	020	030	040
		Leverage Ratio Exposure Value		RWAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
230	Corporate; of which				
240	Financial				
250	Non-financial; of which				
260	SME exposures				
270	Exposures other than SME exposures				
280	Exposures in default				
290	Other exposures; of which				
300	Securitisation exposures				
310	Trade finance (memo item); of which				
320	Under official export credit insurance scheme				

**C 44.00 — GENERAL INFORMATION (LR5)**

Row		Column
		010
010	Institution's company structure	
020	Derivatives treatment	
040	Institution type	

C 47.00 — LEVERAGE RATIO CALCULATION (LRCalc)		
		Column
		LR Exposure: Reporting reference date
Row	Exposure Values	010
010	SFTs: Exposure in accordance with Article 429(5) and 429(8) of the CRR	
020	SFTs: Add-on for counterparty credit risk	
030	Derogation for SFTs: Add-on in accordance with Article 429b(4) and 222 of the CRR	
040	Counterparty credit risk of SFT agent transactions in accordance with Article 429b(6) of the CRR	
050	(-) Exempted CCP leg of client-cleared SFT exposures	
060	Derivatives: Current replacement cost	
070	(-) Eligible cash variation margin received offset against derivatives market value	
080	(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)	
090	Derivatives: Add-on under the mark-to-market method	
100	(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)	
110	Derogation for derivatives: original exposure method	
120	(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)	
130	Capped notional amount of written credit derivatives	
140	(-) Eligible purchased credit derivatives offset against written credit derivatives	
150	Off-balance sheet items with a 10 % CCF in accordance with Article 429(10) of the CRR	

▼ **M6**

		Column
		LR Exposure: Reporting reference date
Row	Exposure Values	010
160	Off-balance sheet items with a 20 % CCF in accordance with Article 429(10) of the CRR	
170	Off-balance sheet items with a 50 % CCF in accordance with Article 429(10) of the CRR	
180	Off-balance sheet items with a 100 % CCF in accordance with Article 429(10) of the CRR	
190	Other assets	
200	Gross up for derivatives collateral provided	
210	(-) Receivables for cash variation margin provided in derivatives transactions	
220	(-) Exempted CCP leg of client-cleared trade exposures (initial margin)	
230	Adjustments for SFT sales accounting transactions	
240	(-) Fiduciary assets	
250	(-) Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR	
260	(-) Exposures exempted in accordance with Article 429(14) of the CRR	
270	(-) Asset amount deducted — Tier 1 capital — fully phased-in definition	
280	(-) Asset amount deducted — Tier 1 capital — transitional definition	
290	Total Leverage Ratio exposure — using a fully phased-in definition of Tier 1 capital	
300	Total Leverage Ratio exposure — using a transitional definition of Tier 1 capital	
Row	Capital	
310	Tier 1 capital — fully phased-in definition	
320	Tier 1 capital — transitional definition	

▼ M6

		Column
		LR Exposure: Reporting reference date
Row	Leverage Ratio	
330	Leverage Ratio — using a fully phased-in definition of Tier 1 capital	
340	Leverage Ratio — using a transitional definition of Tier 1 capital	

**▼ M10***ANNEX XI***REPORTING ON LEVERAGE****PART I: GENERAL INSTRUCTIONS**

1. **Template labelling and other conventions**
- 1.1. **Template labelling**
- 1.2. **Numbering convention**
- 1.3. **Abbreviations**
- 1.4. **Sign convention**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

1. **Structure and frequency**
2. **Formulas for leverage ratio calculation**
3. **Materiality thresholds for derivatives**
4. **C47.00 – Leverage ratio calculation (LRCalc)**
5. **C40.00 – Alternative treatment of the Exposure Measure (LR1)**
6. **C41.00 – On- and off-balance sheet items – additional breakdown of exposures (LR2)**
7. **C42.00 – Alternative definition of capital (LR3)**
8. **C43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**
9. **C44.00 – General information (LR5)**

**PART I: GENERAL INSTRUCTIONS**

1. **Template labelling and other conventions**
- 1.1. **Template labelling**
  1. This Annex contains additional instructions for the templates (hereinafter ‘LR’) included in Annex X of this Regulation.
  2. Overall, the framework consists of six templates:
    - C47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;
    - C40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;
    - C41.00: Leverage Ratio Template 2 (LR2): On and off-balance sheet items – additional breakdown of exposures;
    - C42.00: Leverage Ratio Template 3 (LR3): Alternative definition of capital;
    - C43.00: Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components; and
    - C44.00: Leverage Ratio Template 5 (LR5): General information.

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3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

**1.2. Numbering convention**

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.
6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.
7. For the purpose of the reporting on leverage, 'of which' refers to an item that is a subset of a higher level exposure category whereas 'memo item' refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

**1.3. Abbreviations**

8. For the purposes of this annex and related templates the following abbreviations are used:
  - a. CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;
  - b. SFT, which is an abbreviation of Securities Financing Transaction and shall mean 'repurchase transaction, securities or commodities lending or borrowing transaction, long settlement transaction and margin lending transaction' as referred to in Regulation (EU) No 575/2013;
  - c. CRM, which is an abbreviation for Credit Risk Mitigation.

**1.4. Sign convention**

9. All amounts shall be reported as positive figures. An exception are the amounts reported in {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010}, {LR3;040;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010}. Thereby note that {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010} only take negative values. Also note that, apart from extreme cases, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010} and {LR3;040;010} only take positive values.

**▼ M10****PART II: TEMPLATE RELATED INSTRUCTIONS****1. Structure and frequency**

1. The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio that institutions shall submit to competent authorities in accordance with the first subparagraph of Article 430(1) of the CRR, while Part B comprises all the data items that institutions shall submit in accordance with the second subparagraph of Article 430(1) of the CRR (i.e. for the purposes of the report referred to in Article 511 of the CRR).
2. When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 429(13) of the CRR.

**2. Formulas for leverage ratio calculation**

3. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from Part A.
4. Leverage Ratio – fully phased-in definition =  $\frac{\text{\{LRCalc;310;010\}}}{\text{\{LRCalc;290;010\}}}$ .
5. Leverage Ratio – transitional definition =  $\frac{\text{\{LRCalc;320;010\}}}{\text{\{LRCalc;300;010\}}}$ .

**3. Materiality thresholds for derivatives**

6. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

$$7. \text{ Derivatives share} = \frac{\begin{aligned} &\{\text{\{LRCalc; 060; 010\}} + \{\text{\{LRCalc; 070; 010\}} + \{\text{\{LRCalc; 080; 010\}} + \\ &\{\text{\{LRCalc; 090; 010\}} + \{\text{\{LRCalc; 100; 010\}} + \{\text{\{LRCalc; 110; 010\}} + \\ &\{\text{\{LRCalc; 120; 010\}} + \{\text{\{LRCalc; 130; 010\}} + \{\text{\{LRCalc; 140; 010\}} \end{aligned}}{\text{Total exposure measure}}.$$

8. Where total exposure measure is equal to:  $\{\text{\{LRCalc;290;010\}}$ .
9. Total notional value referenced by derivatives =  $\{\text{\{LR1; 010;070\}}$ . This is a cell that institutions shall always report.
10. Credit derivatives volume =  $\{\text{\{LR1;020;070\}} + \{\text{\{LR1;050;070\}}$ . These are cells that institutions shall always report.
11. Institutions are required to report the cells referred to in paragraph 14 in the next reporting period, if any of the following conditions is met:
  - the derivatives share referred to in paragraph 7 is more than 1,5 % on two consecutive reporting reference dates;
  - the derivatives share referred to in paragraph 7 exceeds 2,0 %.
12. Institutions for which the total notional value referenced by derivatives as defined in paragraph 9 exceeds 10 billion EUR shall report the cells referred to in paragraph 14, even though their derivatives share does not fulfil the conditions described in paragraph 11.

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13. Institutions are required to report the cells referred to in paragraph 15 if any of the following conditions is met:
- the credit derivatives volume referred to in paragraph 10 is more than 300 million EUR on two consecutive reporting reference dates;
  - the credit derivatives volume referred to in paragraph 10 exceeds 500 million EUR.
14. The cells which are required to be reported by institutions in accordance with paragraph 11 are the following: {LR1;010;010}, {LR1;010;020}, {LR1;010;050}, {LR1;020;010}, {LR1;020;020}, {LR1;020;050}, {LR1;030;050}, {LR1;030;070}, {LR1;040;050}, {LR1;040;070}, {LR1;050;010}, {LR1;050;020}, {LR1;050;050}, {LR1;060;010}, {LR1;060;020}, {LR1;060;050} and {LR1;060;070}.
15. The cells which are required to be reported by institutions in accordance with paragraph 13 are the following: {LR1;020;075}, {LR1;050;075} and {LR1;050;085}.

**4. C 47.00 – Leverage ratio calculation (LRCalc)**

16. This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Articles 429, 429a and 429b of the CRR.
17. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value 'at reporting reference date' shall be the value at the last calendar day of the third month of the respective quarter.
18. Institutions shall report {010;010} to {030;010}, {060;010}, {090;010}, {110;010}, and {150;010} to {190;010} as if the exemptions referred to in {050;010}, {080;010}, {100;010}, {120;010}, and {220;010} did not apply.
19. Institutions shall report {010;010} to {240;010} as if the exemptions referred to in {250;010} and {260;010} did not apply.
20. Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

	Legal references and instructions
Row and column	Exposure Values
{010;010}	<p><b>SFTs: Exposure in accordance with Articles 429(5) and 429(8) of the CRR</b></p> <p>Articles 429(5)(d) and 429(8) of the CRR</p> <p>The exposure for SFTs calculated in accordance with Article 429(5)(d) and (8) of the CRR.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {190;010}.</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR.</p>
{020;010}	<p><b>SFTs: Add-on for counterparty credit risk</b></p> <p>Article 429b(1) of the CRR</p> <p>The add-on for counterparty credit risk of SFTs, including those that are off-balance sheet, determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR. Institutions shall instead include those items in {040;010}.</p>
{030;010}	<p><b>Derogation for SFTs: Add-on in accordance with Articles 429b(4) and 222 of the CRR</b></p> <p>Article 429b(4) and 222 of the CRR</p> <p>The exposure value for SFTs, including those that are off-balance sheet, calculated in accordance with Article 222 of the CRR, subject to a 20 % floor for the applicable risk weight.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c) of the CRR.</p> <p>Institutions shall not consider in this cell transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method defined in Article 429b(1) of the CRR.</p>
{040;010}	<p><b>Counterparty credit risk of SFT agent transactions in accordance with Article 429b(6) of the CRR</b></p> <p>Article 429b(6)(a), (2) and (3) of the CRR</p> <p>The exposure value for agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR, consists only of the add-on determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall not include in this cell transactions in accordance with Article 429b(6)(c). Institutions shall instead include those items in {010;010} and {020;010} or {010;010} and {030;010}, as applicable.</p>
{050;010}	<p><b>(-) Exempted CCP leg of client-cleared SFT exposures</b></p> <p>Articles 429(11) and 306(1)(c) of the CRR</p> <p>The exempted CCP leg of client-cleared trade exposures of SFTs, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a re-pledged security that under the applicable accounting framework (i.e. in accordance with the first sentence of Article 111(1) of the CRR) is included at full value.</p> <p>Institutions shall, as if no exemption applies, also include the amount reported in this cell in {010;010}, {020;010} and {030;010}, and, if the condition in the second half of the previous sentence is met, in {190;010}.</p> <p>Where there is initial margin posted by the institution for an exempted leg of an SFT that is reported in {190;010} and not reported in {020;010} or {030;010}, then the institution can report it in this cell.</p>
{060;010}	<p><b>Derivatives: Current replacement cost</b></p> <p>Articles 429a, 274, 295, 296, 297 and 298 of the CRR.</p> <p>The current replacement cost as specified in Article 274(1) of the CRR of contracts listed in Annex II of the CRR and credit derivatives including those that are off-balance sheet reported gross of variation margin received.</p> <p>As determined by Article 429a(1) of the CRR, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{070;010}	<p><b>(-) Eligible cash variation margin received offset against derivatives market value</b></p> <p>Article 429a(3) of the CRR</p> <p>Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure in accordance with Article 429a(3) of the CRR.</p> <p>Any cash variation margin received on an exempted CCP leg in accordance with Article 429(11) of the CRR shall not be reported.</p>
{080;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)</b></p> <p>Article 429(11) of the CRR</p> <p>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR. This amount shall be reported gross of cash variation margin received on this leg.</p> <p>Institutions shall include the amount reported in this cell also in {060;010} as if no exemption applied.</p>
{090;010}	<p><b>Derivatives: Add-on under the mark-to-market method</b></p> <p>Articles 429a, 274, 295, 296, 297, 298 and 299(2) of the CRR</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>This cell provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives including those that are off-balance sheet calculated in accordance with the mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules in accordance with Article 429a(1) of the CRR. In determining the exposure value of those contracts, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>In accordance with the second subparagraph of Article 429a(1) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2)(a) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{100;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)</b></p> <p>Article 429(11) of the CRR</p> <p>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {090;010} as if no exemption applied.</p>
{110;010}	<p><b>Derogation for derivatives: original exposure method</b></p> <p>Articles 429a(8) and 275 of the CRR</p> <p>This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II of the CRR calculated in accordance with the original exposure method set out in Article 275 of the CRR.</p> <p>Institutions that apply the original exposure method shall not reduce the exposure measure by the amount of variation margin received in cash in accordance with Article 429a(8) of the CRR.</p> <p>Institutions that do not use the original exposure method shall not report this cell.</p> <p>Institutions shall not consider in this cell contracts measured by application of the mark-to-market method in accordance with Articles 429a(1) and 274 of the CRR.</p>
{120;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)</b></p> <p>Article 429(11) of the CRR</p> <p>The exempted CCP leg of client-cleared trade exposures when applying the original exposure method as set out in Article 275 of the CRR, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {110;010} as if no exemption applied.</p>

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	Legal references and instructions
Row and column	Exposure Values
{130;010}	<p><b>Capped notional amount of written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of written credit derivatives (i.e. where the institution is providing credit protection to a counterparty) as set out in Article 429a(5) to (7) of the CRR.</p>
{140;010}	<p><b>(-) Eligible purchased credit derivatives offset against written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {130;010} for each reference name.</p>
{150;010}	<p><b>Off-balance sheet items with a 10 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(d) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(d) of the CRR, of low risk off-balance sheet items that would be assigned a 0 % credit conversion factor referred to in points 4(a) to (c) of Annex I of the CRR (as a reminder the exposure value here shall be 10 % of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness. As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{160;010}	<p><b>Off-balance sheet items with a 20 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(c) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(c) of the CRR, of medium/low risk off-balance-sheet items that would be assigned a 20 % credit conversion factor referred to in points 3(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 20 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>

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	Legal references and instructions
Row and column	Exposure Values
{170;010}	<p><b>Off-balance sheet items with a 50 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(b) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(b) of the CRR, of medium risk off-balance sheet items that would be assigned a 50 % credit conversion factor as defined in the Standardised Approach to credit risk referred to in points 2(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 50 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations. In other words the CCF for all liquidity facilities in accordance with Article 255 of the CRR is 50 % regardless of the maturity.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{180;010}	<p><b>Off-balance sheet items with a 100 % CCF in accordance with CRR 429 (10)</b></p> <p>Articles 429(10), 111(1)(a) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(a) of the CRR, of high risk off-balance sheet items that would be assigned a 100 % credit conversion factor referred to in points 1(a) to (k) of Annex I of the CRR (as a reminder the exposure value here shall be 100 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{190;010}	<p><b>Other assets</b></p> <p>Article 429(5) of the CRR</p> <p>All assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs (e.g. amongst others assets to be reported in this cell are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions). Institutions shall base valuation on the principles set out in Article 429(5) of the CRR.</p> <p>Institutions shall include in this cell cash received or any security that is provided to a counterparty via SFTs and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Furthermore, institutions shall recognise items that are deducted from CET1 and Additional Tier 1 items (e.g. intangibles, deferred tax assets etc.) here.</p>

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	Legal references and instructions
Row and column	Exposure Values
{200;010}	<p><b>Gross-up for derivatives collateral provided</b></p> <p>Article 429a(2) of the CRR</p> <p>The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429a(2) of the CRR.</p> <p>Institutions shall not include in this cell initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429a(3) of the CRR.</p>
{210;010}	<p><b>(-) Receivables for cash variation margin provided in derivatives transactions</b></p> <p>Third subparagraph of Article 429a(3) of the CRR</p> <p>The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429a(3) of the CRR are met.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{220;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (initial margin)</b></p> <p>Article 429(11) of the CRR</p> <p>The initial margin (posted) portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{230;010}	<p><b>Adjustments for SFT sales accounting transactions</b></p> <p>Article 429b(5) of the CRR</p> <p>The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.</p>
{240;010}	<p><b>(-) Fiduciary assets</b></p> <p>Article 429(13) of the CRR</p> <p>The value of fiduciary assets that meet the IAS 39 criteria for derecognition and, where applicable, IFRS 10 for deconsolidation, in accordance with Article 429(13) of the CRR, assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{250;010}	<p><b>(-) Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR</b></p> <p>Articles 429(7) and 113(6) of the CRR</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) of the CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{260;010}	<p><b>(-) Exposures exempted in accordance with Article 429(14) of the CRR</b></p> <p>Article 429(14) of the CRR</p> <p>Exposures exempted in accordance with 429(14) of the CRR subject to the therein stated conditions being met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{270;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — fully phased-in definition</b></p> <p>Articles 429(4)(a) and 499(1)(a) of the CRR</p> <p>It includes all the adjustments that target the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{280;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — transitional definition</b></p> <p>Articles 429(4)(a) and 499(1)(b) of the CRR</p> <p>It includes all the adjustments that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR'</li> </ul> <p>as applicable.</p>

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	Legal references and instructions
Row and column	Exposure Values
	<p>Institutions shall take into account exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition to taking into account the derogations laid down in Chapter 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{290;010}	<p><b>Total Leverage Ratio exposure — using a fully phased-in definition of Tier 1 capital</b></p> <p>Institutions shall report the following amount:</p> $\begin{aligned} &\{LRCalc;010;010\} + \{LRCalc;020;010\} + \{LRCalc;030;010\} + \{LRCalc;040;010\} + \\ &\{LRCalc;050;010\} + \{LRCalc;060;010\} + \{LRCalc;070;010\} + \{LRCalc;080;010\} + \\ &\{LRCalc;090;010\} + \{LRCalc;100;010\} + \{LRCalc;110;010\} + \{LRCalc;120;010\} + \\ &\{LRCalc;130;010\} + \{LRCalc;140;010\} + \{LRCalc;150;010\} + \{LRCalc;160;010\} + \\ &\{LRCalc;170;010\} + \{LRCalc;180;010\} + \{LRCalc;190;010\} + \{LRCalc;200;010\} + \\ &\{LRCalc;210;010\} + \{LRCalc;220;010\} + \{LRCalc;230;010\} + \{LRCalc;240;010\} + \\ &\{LRCalc;250;010\} + \{LRCalc;260;010\} + \{LRCalc;270;010\}. \end{aligned}$
{300;010}	<p><b>Total Leverage Ratio exposure — using a transitional definition of Tier 1 capital</b></p> <p>Institutions shall report the following amount:</p> $\begin{aligned} &\{LRCalc;010;010\} + \{LRCalc;020;010\} + \{LRCalc;030;010\} + \{LRCalc;040;010\} + \\ &\{LRCalc;050;010\} + \{LRCalc;060;010\} + \{LRCalc;070;010\} + \{LRCalc;080;010\} + \\ &\{LRCalc;090;010\} + \{LRCalc;100;010\} + \{LRCalc;110;010\} + \{LRCalc;120;010\} + \\ &\{LRCalc;130;010\} - \{LRCalc;140;010\} + \{LRCalc;150;010\} + \{LRCalc;160;010\} + \\ &\{LRCalc;170;010\} + \{LRCalc;180;010\} + \{LRCalc;190;010\} + \{LRCalc;200;010\} + \\ &\{LRCalc;210;010\} + \{LRCalc;220;010\} + \{LRCalc;230;010\} + \{LRCalc;240;010\} + \\ &\{LRCalc;250;010\} + \{LRCalc;260;010\} + \{LRCalc;280;010\}. \end{aligned}$
Row and column	Capital
{310;010}	<p><b>Tier 1 capital — fully phased-in definition</b></p> <p>Articles 429(3) and 499(1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.</p>
{320;010}	<p><b>Tier 1 capital — transitional definition</b></p> <p>Articles 429(3) and 499(1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.</p>
Row and column	Leverage Ratio
{330;010}	<p><b>Leverage Ratio – using a fully phased-in definition of Tier 1 capital</b></p> <p>Articles 429(2) and 499(1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 4 of Part II of this Annex.</p>

▼ **M10**

	Legal references and instructions
Row and column	Exposure Values
{340;010}	<p><b>Leverage Ratio – using a transitional definition of Tier 1 capital</b></p> <p>Articles 429(2) and 499(1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 5 of Part II of this Annex.</p>

5. **C 40.00 – Alternative treatment of the Exposure Measure (LR1)**

21. This part of the reporting collects data on an alternative treatment of derivatives, SFTs and off-balance sheet items.
22. Institutions shall determine the ‘accounting balance sheet values’ in LR1 based on the applicable accounting framework in accordance with Article 4(1)(77) of the CRR. ‘Accounting value assuming no netting or other CRM’ refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.
23. Apart from {250;120} and {260;120}, institutions shall report LR1 as if the exemptions referred to in LRCalc cells {050;010}, {080;010}, {100;010}, {120;010}, {220;010}, {250;010} and {260;010} did not apply.

Row and column	Legal references and instructions
{010;010}	<p><b>Derivatives – Accounting balance sheet value</b></p> <p>This is the sum of {020;010}, {050;010} and {060;010}.</p>
{010;020}	<p><b>Derivatives – Accounting value assuming no netting or other CRM</b></p> <p>This is the sum of {020;020}, {050;020} and {060;020}.</p>
{010;050}	<p><b>Derivatives – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>This is the sum of {020;050}, {050;050} and {060;050}.</p>
{010;070}	<p><b>Derivatives – Notional amount</b></p> <p>This is the sum of {020;070}, {050;070} and {060;070}.</p>
{020;010}	<p><b>Credit derivatives (protection sold) – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet.</p>
{020;020}	<p><b>Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p>

▼ **M10**

Row and column	Legal references and instructions
	The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).
{020;050}	<p><b>Credit derivatives (protection sold) – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>This is the sum of {030;050} and {040;050}.</p>
{020;070}	<p><b>Credit derivatives (protection sold) – Notional amount</b></p> <p>This is the sum of cells {030;070} and {040;070}.</p>
{020;075}	<p><b>Credit derivatives (protection sold) – Capped notional amount</b></p> <p>This cell provides the notional amount referenced by the credit derivatives (protection sold) as in {020; 070} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.</p>
{030;050}	<p><b>Credit derivatives (protection sold), which are subject to a close-out clause – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause assuming no netting or other CRM. Institutions shall not include in this cell the add-on for credit derivatives where the institution is selling credit protection to a counterparty not subject to a close-out clause. Institutions shall instead include this in {LR1;040;050}.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{030;070}	<p><b>Credit derivatives (protection sold), which are subject to a close-out clause – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;050}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p>

▼ **M10**

Row and column	Legal references and instructions
	<p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause' assuming no netting or other CRM.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;070}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause'.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;010}	<p><b>Credit derivatives (protection bought) – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;020}	<p><b>Credit derivatives (protection bought) – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;050}	<p><b>Credit derivatives (protection bought) – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is buying credit protection from a counterparty assuming no netting or other CRM.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>

▼ **M10**

Row and column	Legal references and instructions
{050;070}	<p><b>Credit derivatives (protection bought) – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is buying credit protection from a counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;075}	<p><b>Credit derivatives (protection bought) – Capped notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives (protection bought) as in {050;050} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with respect to the bought credit derivative.</p>
{050;085}	<p><b>Credit derivatives (protection bought) – Capped notional amount (same reference name)</b></p> <p>The notional amount referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the reporting institution.</p> <p>For the purpose of reporting this cell value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</p> <p>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this cell shall not exceed the amounts reported in {020;075} and {050;075}.</p>
{060;010}	<p><b>Financial derivatives – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet.</p>
{060;020}	<p><b>Financial derivatives – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{060;050}	<p><b>Financial derivatives – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 274 of the CRR</p> <p>This cell provides the regulatory potential future exposure of contracts listed in Annex II of the CRR assuming no netting or other CRM.</p>

▼ **M10**

Row and column	Legal references and instructions
{060;070}	<p><b>Financial derivatives — Notional amount</b></p> <p>This cell provides the notional amount referenced by contracts listed in Annex II of the CRR.</p>
{070;010}	<p><b>SFTs covered by a master netting agreement – Accounting balance sheet value</b></p> <p>Articles 4(1)(77) and 206 of the CRR</p> <p>The accounting balance sheet value of SFTs under the applicable accounting framework that are covered by a master netting agreement eligible under Article 206 of the CRR.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{070;020}	<p><b>SFTs covered by a master netting agreement – Accounting value assuming no netting or other CRM</b></p> <p>Articles 4(77) and 206 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>
{070;040}	<p><b>Securities financing transactions covered by a master netting agreement – Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206 of the CRR, institutions shall form netting sets. For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{\sum_i E_i - \sum_i C_i; 0\}$ <p>Where</p> <p><math>i</math> = each transaction included in the netting set.</p> <p><math>E_i</math> = for transaction <math>i</math>, the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C_i</math> = for transaction <math>i</math>, the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and report the result in this cell.</p>
{080;010}	<p><b>SFTs not covered by a master netting agreement – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p>

▼ **M10**

Row and column	Legal references and instructions
	<p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{080;020}	<p><b>SFTs not covered by a master netting agreement — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>
{080;040}	<p><b>SFTs not covered by a master netting agreement – Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR, institutions shall form sets that consist of all assets included in a transaction (i.e. each SFT is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max \{(E - C); 0\}$ <p>Where</p> <p><math>E</math> =, the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C</math> =, the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all of above-mentioned sets and report the result in this cell.</p>
{090;010}	<p><b>Other assets – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs.</p>
{090;020}	<p><b>Other assets – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>

▼ **M10**

Row and column	Legal references and instructions
{100;070}	<p><b>Low risk off-balance sheet items in the RSA; of which – nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{110;070}	<p><b>Revolving retail exposures; of which – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of off-balance sheet qualifying revolving retail exposures that meet the conditions set in points (a) to (c) of Article 154(4) of the CRR. This value shall not be reduced by specific credit risk adjustments.</p> <p>This covers all exposures that are to individuals, are revolving and unconditionally cancellable as described in point (b) of Article 149 of the CRR, and are in total limited to EUR 100 000 per obligor.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{120;070}	<p><b>Unconditionally cancellable credit cards commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of credit cards commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{130;070}	<p><b>Non revolving unconditionally cancellable commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>It provides the nominal value of other commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) and that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>

▼ **M10**

Row and column	Legal references and instructions
{140;070}	<p><b>Medium/low risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 20 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{150;070}	<p><b>Medium risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 50 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{160;070}	<p><b>Full risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 100 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{170;070}	<p><b>(memo item) Drawn amounts of revolving retail exposures – Nominal value</b></p> <p>Article 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on off-balance sheet revolving retail exposures. This value shall not be reduced by specific credit risk adjustments.</p>
{180;070}	<p><b>(memo item) Drawn amounts on unconditionally cancellable credit card commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on unconditionally cancellable credit card commitments. This value shall not be reduced by specific credit risk adjustments.</p>
{190;070}	<p><b>(memo item) Drawn amounts on non-revolving unconditionally cancellable commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on non-revolving unconditionally cancellable commitments. This value shall not be reduced by specific credit risk adjustments.</p>

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Row and column	Legal references and instructions
{210;020}	<p><b>Cash collateral received in derivatives transactions – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this cell.</p>
{220;020}	<p><b>Receivables for cash collateral posted in derivatives transactions – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so shall reverse out the netting and report the net cash receivable.</p>
{230;020}	<p><b>Securities received in an SFT that are recognised as an asset – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of securities received in an SFT that are recognised as an asset under the applicable accounting framework assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{240;020}	<p><b>SFT cash conduit lending (cash receivables) – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in this cell cash on deposit with other institutions.</p> <p>A CCLT is defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner. A qualifying CCLT shall comply with all the following conditions:</p> <p>(a) both of the individual transactions which comprise the qualifying CCLT shall be effected on the same trade date, or for international transactions adjacent business days;</p>

▼ **M10**

Row and column	Legal references and instructions
	<p>(b) where its comprising transactions do not specify a maturity, the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</p> <p>(c) where its comprising transactions specify a maturity, the CCLT shall not give rise to maturity mismatches for the institution; the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</p> <p>(d) it does not give rise to any other incremental exposures.</p>
{250;120}	<p><b>Exposures that can benefit from treatment under Article 113(6) of the CRR – Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures for which all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and for which approval laid down in Article 113(6) of the CRR has been provided. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;250;010}.</p>
{260;120}	<p><b>Exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR – Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;260;010}.</p>

6. **C 41.00 – On- and off-balance sheet items – additional breakdown of exposures (LR2)**

24. Template LR2 provides information on additional breakdown items of all on- and off-balance sheet exposures <sup>(1)</sup> belonging to the non-trading book and of all exposures of the trading book subject to counterparty credit risk. The breakdown is in accordance with the risk weights applied under the credit risk section of the CRR. The information is derived differently for exposures under respectively the Standardised and the IRB Approach.
25. For exposures supported by CRM techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions shall refer to the risk weight after the substitution effect. Under the IRB Approach, institutions shall proceed with the following calculation: for exposures (other than those for which specific regulatory risk weights are provided for) belonging to each obligor grade, the risk weight shall be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the IRB Approach, exposures classified as in default shall be excluded from {020;010} to {090;010} and included in {100;010}. Under the Standardised Approach, exposures falling under Article 112(j) of the CRR shall be excluded from {020;020} to {090;020} and included in {100;020}.

<sup>(1)</sup> This includes securitisations and equity exposures subject to credit risk

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26. Under both approaches, institutions shall consider exposures deducted from the regulatory capital as being applied a 1 250 % risk weight.

Row	Legal references and instructions
010	<p><b>Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):</b></p> <p>This is the sum of {020:*} to {100;*}.</p>
020	<p><b>= 0 %</b></p> <p>Exposures with a 0 % risk weight.</p>
030	<p><b>&gt; 0 % and ≤ 12 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 0 % and smaller than or equal to 12 %.</p>
040	<p><b>&gt; 12 % and ≤ 20 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 12 % and smaller than or equal to 20 %.</p>
050	<p><b>&gt; 20 % and ≤ 50 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 20 % and smaller than or equal to 50 %.</p>
060	<p><b>&gt; 50 % and ≤ 75 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 50 % and smaller than or equal to 75 %.</p>
070	<p><b>&gt; 75 % and ≤ 100 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 75 % and smaller than or equal to 100 %.</p>
080	<p><b>&gt; 100 % and ≤ 425 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 100 % and smaller than or equal to 425 %.</p>
090	<p><b>&gt; 425 % and ≤ 1250 %</b></p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 425 % and smaller than or equal to 1250 %.</p>
100	<p><b>Exposures in default</b></p> <p>Under the Standardised Approach, exposures falling under Article 112(j) of the CRR.</p> <p>Under the IRB approach, all exposures with a PD of 100 % are exposures in default.</p>

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Row	Legal references and instructions
110	<p><b>(memo item) Low-risk off-balance sheet items or off-balance sheet items attracting a 0 % conversion factor under the solvency ratio</b></p> <p>Low risk off-balance sheet items in accordance with Article 111 of the CRR and off-balance sheet items attracting a 0 % conversion factor in accordance with Article 166 of the CRR.</p>
Column	Legal references and instructions
010	<p><b>On- and off-balance sheet exposures (SA exposures)</b></p> <p>On- and off-balance sheet exposure values after taking into account value adjustments, all CRM and credit conversion factors, as calculated under Title II, Chapter 2, Part Three of the CRR.</p>
020	<p><b>On and off-balance sheet exposures (IRB exposures)</b></p> <p>On- and off-balance sheet exposures values in accordance with Article 166 of the CRR and the first sentence of the second subparagraph of Article 230(1) of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p> <p>For off-balance sheet items, institutions shall apply the conversion factors as defined in Article 166(8) to (10) of the CRR.</p>
030	<p><b>Nominal value</b></p> <p>Exposure values of off-balance sheet items as defined in Articles 111 and 166 of the CRR without the application of conversion factors.</p>

7. **C 42.00 – Alternative definition of capital (LR3)**

27. Template LR3 provides information on the capital measures needed for the review of Article 511 of the CRR.

Row and column	Legal references and instructions
{010;010}	<p><b>Common Equity Tier 1 capital – fully phased-in definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of CET1 capital as defined in Article 50 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{020;010}	<p><b>Common Equity Tier 1 capital – transitional definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of CET1 capital as calculated defined in Article 50 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{030;010}	<p><b>Total own funds – fully phased-in definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of own funds as defined in Article 72 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{040;010}	<p><b>Total own funds – transitional definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of own fund as defined in Article 72 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>

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Row and column	Legal references and instructions
{055;010}	<p><b>Asset amount deducted – from CET1 items – fully phased-in definition</b></p> <p>It includes the amount of regulatory adjustments to CET1 items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul> <p>as applicable</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{065;010}	<p><b>Asset amount deducted – from CET1 items – transitional definition</b></p> <p>It includes the amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{075;010}	<p><b>Asset amount deducted – from own funds items – fully phased-in definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p>

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Row and column	Legal references and instructions
	<p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{085;010}	<p><b>Asset amount deducted – from own funds items – transitional definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>

8. **C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**

28. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions, as applicable, referred to in the following LRCalc cells: {050;010}, {080;010}, {100;010}, {120;010}, {220;010}, {250;010} and {260;010}.

29. In order to avoid double-counting, institutions shall uphold the equation referred to in the following paragraph:

30. The equation that institutions shall uphold according to paragraph 29 is:

$$\begin{aligned}
 & [{LRCalc;010;010} + {LRCalc;020;010} + {LRCalc;030;010} + \\
 & {LRCalc;040;010} + {LRCalc;050;010} + {LRCalc;060;010} + \\
 & {LRCalc;070;010} + {LRCalc;080;010} + {LRCalc;090;010} + \\
 & {LRCalc;100;010} + {LRCalc;110;010} + {LRCalc;120;010} + \\
 & {LRCalc;130;010} + {LRCalc;140;010} + {LRCalc;150;010} + \\
 & {LRCalc;160;010} + {LRCalc;170;010} + {LRCalc;180;010} + \\
 & {LRCalc;190;010} + {LRCalc;200;010} + {LRCalc;210;010} + \\
 & {LRCalc;220;010} + {LRCalc;230;010} + {LRCalc;240;010} + \\
 & {LRCalc;250;010} + {LRCalc;260;010}] = [{LR4;010;010} + \\
 & {LR4;040;010} + {LR4;050;010} + {LR4;060;010} + {LR4;065;010} + \\
 & {LR4;070;010} + {LR4;080;010} + {LR4;080;020} + {LR4;090;010} + \\
 & {LR4;090;020} + {LR4;140;010} + {LR4;140;020} + {LR4;180;010} + \\
 & {LR4;180;020} + {LR4;190;010} + {LR4;190;020} + {LR4;210;010} + \\
 & {LR4;210;020} + {LR4;230;010} + {LR4;230;020} + {LR4;280;010} + \\
 & {LR4;280;020} + {LR4;290;010} + {LR4;290;020}].
 \end{aligned}$$

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Row and column	Legal references and instructions
{010;010}	<p><b>Off-balance sheet items; of which – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value calculated as the sum of {LRCalc;150;010}, {LRCalc;160;010}, {LRCalc;170;010} and {LRCalc;180;010} excluding the respective intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR.</p>
{010;020}	<p><b>Off-balance sheet items; of which – RWA</b></p> <p>The risk-weighted exposure amount of off-balance sheet items – excluding SFTs and derivatives – as in the Standardised Approach and the IRB Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2, Title II, Part Three of the CRR. For exposures under the IRB Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3, Title II, Part Three of the CRR.</p>
{020;010}	<p><b>Trade Finance; of which – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{020;020}	<p><b>Trade Finance; of which – RWA</b></p> <p>The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{030;010}	<p><b>Under official export credit insurance scheme – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{030;020}	<p><b>Under official export credit insurance scheme – RWA</b></p> <p>The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{040;010}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>

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Row and column	Legal references and instructions
{040;020}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II of Part Three of the CRR of derivatives and SFTs, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;010}	<p><b>Derivatives not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;020}	<p><b>Derivatives not subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;010}	<p><b>SFTs not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of exposures of SFTs if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;020}	<p><b>SFTs not subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of SFTs, as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{065;010}	<p><b>Exposure amounts resulting from the additional treatment for credit derivatives – Leverage Ratio Exposure Value</b></p> <p>This cell shall equal the difference between {LRCalc;130;010} and {LRCalc;140;010} excluding the respective intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR.</p>
{070;010}	<p><b>Other assets belonging to the trading book – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of items reported in {LRCalc;190;010} excluding non-trading book items.</p>
{070;020}	<p><b>Other assets belonging to the trading book – RWA</b></p> <p>Own fund requirements multiplied by 12.5 of items subject to Title IV of Part Three of the CRR.</p>
{080;010}	<p><b>Covered bonds – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 129 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{080;020}	<p><b>Covered bonds – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 161(1)(d) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{080;030}	<p><b>Covered bonds – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 129 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{080;040}	<p><b>Covered bonds – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 161(1)(d) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;010}	<p><b>Exposures treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>This is the sum of cells from {100;010} to {130;010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;020}	<p><b>Exposures treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>This is the sum of cells from {100;020} to {130;020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;030}	<p><b>Exposures treated as sovereigns – RWA – SA exposures</b></p> <p>This is the sum of cells from {100;030} to {130;030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{090;040}	<p><b>Exposures treated as sovereigns – RWA – IRB exposures</b></p> <p>This is the sum of cells from {100;040} to {130;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;010}	<p><b>Central governments and central banks – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;020}	<p><b>Central governments and central banks – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;030}	<p><b>Central governments and central banks – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{100;040}	<p><b>Central governments and central banks – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;010}	<p><b>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;020}	<p><b>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;030}	<p><b>Regional governments and local authorities treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;040}	<p><b>Regional governments and local authorities treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;010}	<p><b>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;020}	<p><b>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;030}	<p><b>MDBs and international organisations treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{120;040}	<p><b>MDBs and international organisations treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;010}	<p><b>PSEs treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;020}	<p><b>PSEs treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;030}	<p><b>PSEs treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;040}	<p><b>PSEs treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;010}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>This is the sum of cells from {150,010} to {170,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;020}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>This is the sum of cells from {150,020} to {170,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;030}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWA – SA exposures</b></p> <p>This is the sum of cells from {150,030} to {170,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{140;040}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWA – IRB exposures</b></p> <p>This is the sum of cells from {150,040} to {170,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;010}	<p><b>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;020}	<p><b>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;030}	<p><b>Regional governments and local authorities not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;040}	<p><b>Regional governments and local authorities not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;010}	<p><b>MDBs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;020}	<p><b>MDBs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;030}	<p><b>MDBs not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{160;040}	<p><b>MDBs not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;010}	<p><b>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR..</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;020}	<p><b>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;030}	<p><b>PSEs not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;040}	<p><b>PSEs not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;010}	<p><b>Institutions – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;020}	<p><b>Institutions – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(1)(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;030}	<p><b>Institutions – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{180;040}	<p><b>Institutions – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(1)(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;010}	<p><b>Secured by mortgages on immovable properties; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;020}	<p><b>Secured by mortgages on immovable properties; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;030}	<p><b>Secured by mortgages on immovable properties; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;040}	<p><b>Secured by mortgages on immovable properties; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;010}	<p><b>Secured by mortgages of residential properties – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;020}	<p><b>Secured by mortgages of residential properties – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{200;030}	<p><b>Secured by mortgages of residential properties – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;040}	<p><b>Secured by mortgages of residential properties – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;010}	<p><b>Retail exposures; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;020}	<p><b>Retail exposures; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;030}	<p><b>Retail exposures; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;040}	<p><b>Retail exposures; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;010}	<p><b>Retail SME – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{220;020}	<p><b>Retail SME – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;030}	<p><b>Retail SME – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;040}	<p><b>Retail SME – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;010}	<p><b>Corporate; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>This is the sum of {240,010} and {250,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;020}	<p><b>Corporate; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>This is the sum of {240,020} and {250,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;030}	<p><b>Corporate; of which – RWA – SA exposures</b></p> <p>This is the sum of {240,030} and {250,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;040}	<p><b>Corporate; of which – RWA – IRB exposures</b></p> <p>This is the sum of {240,040} and {250,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{240;010}	<p><b>Financial – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;020}	<p><b>Financial – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;030}	<p><b>Financial – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;040}	<p><b>Financial – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;010}	<p><b>Non-financial; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non-financial</b> corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260;010} and {270;010}.</p> <p>Institutions shall report net of defaulted exposures.</p>

▼ **M10**

Row and column	Legal references and instructions
{250;020}	<p><b>Non-financial; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non</b>-financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,020} and {270,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;030}	<p><b>Non-financial; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non</b>-financial corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260,030} and {270,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;040}	<p><b>Non-financial; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non</b>-financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,040} and {270,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;010}	<p><b>SME exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, a small and medium enterprise is in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;020}	<p><b>SME exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;030}	<p><b>SME exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{260;040}	<p><b>SME exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;010}	<p><b>Exposures other than SME exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;020}	<p><b>Exposures other than SME exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;030}	<p><b>Exposures other than SME exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;040}	<p><b>Exposures other than SME exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{280;010}	<p><b>Exposures in default – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>
{280;020}	<p><b>Exposures in default – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{280;030}	<p><b>Exposures in default – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>

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Row and column	Legal references and instructions
{280;040}	<p><b>Exposures in default – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{290;010}	<p><b>Other exposures; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;020}	<p><b>Other exposures; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;030}	<p><b>Other exposures; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;040}	<p><b>Other exposures; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;010}	<p><b>Securitisation exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;020}	<p><b>Securitisation exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;030}	<p><b>Securitisation exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{300;040}	<p><b>Securitisation exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;010}	<p><b>Trade finance (memo item); of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;020}	<p><b>Trade finance (memo item); of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;030}	<p><b>Trade finance (memo item); of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;040}	<p><b>Trade finance (memo item); of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;010}	<p><b>Under official export credit insurance scheme – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;020}	<p><b>Under official export credit insurance scheme – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

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Row and column	Legal references and instructions
{320;030}	<p><b>Under official export credit insurance scheme – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;040}	<p><b>Under official export credit insurance scheme – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

9. **C 44.00 – General information (LR5)**

31. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{010;010}	<p><b>Institution's company structure</b></p> <p>The institution shall classify its company structure in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Joint stock company;</li> <li>— Mutual/cooperative;</li> <li>— Other non-joint stock company.</li> </ul>
{020;010}	<p><b>Derivatives treatment</b></p> <p>The institution shall specify the regulatory derivatives treatment in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Original exposure method;</li> <li>— Mark-to-market method.</li> </ul>
{040;010}	<p><b>Institution type</b></p> <p>The institution shall classify its institution type in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Universal banking (retail/commercial and investment banking);</li> <li>— Retail/commercial banking;</li> <li>— Investment banking;</li> <li>— Specialised lender</li> <li>— Other business model.</li> </ul>

## ANNEX XII

## REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
<b>LIQUIDITY COVERAGE TEMPLATES</b>		
51	C 51.00	<b>PART I — LIQUID ASSETS</b> LIQUIDITY COVERAGE — LIQUID ASSETS
52	C 52.00	<b>PART II — OUTFLOWS</b> LIQUIDITY COVERAGE — OUTFLOWS
53	C 53.00	<b>PART III — INFLOWS</b> LIQUIDITY COVERAGE — INFLOWS
54	C 54.00	<b>PART IV — COLLATERAL SWAPS</b> LIQUIDITY COVERAGE — COLLATERAL SWAPS
<b>STABLE FUNDING TEMPLATES</b>		
60	C 60.00	<b>PART V — STABLE FUNDING</b> STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING
61	C 61.00	STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

## C 51.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
010-390	1	<b>ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF CRR</b>	Article 416 and 417 of CRR				
010	1,1	<b>cash</b>	Article 416(1)(a) of CRR				
020	1,2	<b>exposures to central bank</b>	Article 416(1)(a) of CRR				
030	1.2.1	of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR				
040-110	1,3	<b>Other transferable assets representing claims on or guaranteed by</b>	Article 416(1)(c) of CRR				
040-050	1.3.1	transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets	Article 416(1)(c)(i) of CRR				
040	1.3.1.1	representing claims	Article 416(1)(c)(i) of CRR				
050	1.3.1.2	guaranteed by	Article 416(1)(c)(i) of CRR				
060-070	1.3.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities-in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR				

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				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
060	1.3.2.1	representing claims on	Article 416(1)(c)(ii) of CRR				
070	1.3.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR				
080-090	1.3.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR				
080	1.3.3.1	representing claims on	Article 416(1)(c)(iii) of CRR				
090	1.3.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR				
100-110	1.3.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR				
100	1.3.4.1	representing claims on	Article 416(1)(c)(iv) of CRR				
110	1.3.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR				
120-140	<b>1,4</b>	<b>total shares or units in CIUs with underlying assets specified in Article 416</b>	Article 416(6) and 418(2) CRR				
120	1.4.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR				

				Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
Row	ID	Item	Legal references	010	020	030	040
130	1.4.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR				
140	1.4.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR				
150	1,5	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Article 416(1) (e) CRR				
160-170	1,6	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1) (f) CRR				
160	1.6.1	deposits	Article 416(1) (f) CRR				
170	1.6.2	contractually available liquid funding	Article 416(1) (f) CRR				
Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
180	1,7	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
190-210	<b>1,8</b>	<b>non financial corporate bonds</b>	Article 416(1)(b) or (d) of CRR				
190	1.8.1	credit quality step 1	Article 122 CRR				
200	1.8.2	credit quality step 2	Article 122 CRR				
210	1.8.3	credit quality step 3	Article 122 CRR				
220-240	<b>1,9</b>	<b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b>	Article 416(2)(a)(i) of CRR				
220	1.9.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
230	1.9.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
240	1.9.3	credit quality step 3	Article 129(4) or 129(5) of CRR				
250-270	<b>1.10</b>	<b>non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR</b>	Article 416(2)(a)(i) of CRR				
250	1.10.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				

Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
260	1.10.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
270	1.10.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
280-300	<b>1.11</b>	<b>residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR</b>	Article 416(2)(a)(i) of CRR				
280	1.11.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR				
290	1.11.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR				
300	1.11.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR				
310-330	<b>1.12</b>	<b>bonds issued by a credit institution as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b>	Article 416(2)(a)(ii) of CRR				
310	1.12.1	credit quality step 1	Article 129(4) or 129(5) of CRR				
320	1.12.2	credit quality step 2	Article 129(4) or 129(5) of CRR				
330	1.12.3	credit quality step 3	Article 129(4) or 129(5) of CRR				

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Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
340-360	<b>1,13</b>	<b>other transferable assets that are of extremely high liquidity and credit quality</b>	Article 416(1)(b) of CRR				
340	1.13.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR				
350	1.13.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR				
360	1.13.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR				
370-390	<b>1,14</b>	<b>other transferable assets that are of high liquidity and credit quality</b>	Article 416(1)(d) of CRR				
370	1.14.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR				
380	1.14.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR				
390	1.14.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR				
400-410	<b>2</b>	<b>ASSETS WHICH MEET THE REQUIREMENTS OF ART. 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ART. 417 (b) AND (c) CRR</b>		<b>Market value</b>	<b>Value according to Article 418 of CRR</b>	<b>Amount</b>	<b>Undrawn amount of line</b>
400	<b>2,1</b>	<b>assets not controlled by a liquidity management function</b>	Article 417 (c) of CRR				
410	<b>2,2</b>	<b>assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b>	Article 417 (b) of CRR				
420-610	<b>3</b>	<b>ITEMS SUBJECT TO SUPPLEMENTARY REPORTING OF LIQUID ASSETS</b>					

Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
420	3,1	Cash	Annex III, article 1 CRR				
430	3,2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR				
440-480	3,3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR				
440	3.3.1	representing claims on sovereigns	Annex III, article 3 CRR				
450	3.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR				
460	3.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR				
470	3.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR				
480	3.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR				
490	3,4	Transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR				

Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
500-550	3,5	<b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b>	Annex III, article 5 CRR				
500	3.5.1	representing claims on sovereigns	Annex III, article 5 CRR				
510	3.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR				
520	3.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR				
530	3.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR				
540	3.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR				
550	3,6	<b>transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR</b>	Annex III, article 6 CRR				
560	3,7	<b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b>	Annex III, article 7 CRR				
570	3,8	<b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b>	Annex III, article 8 CRR				

Row	ID	Item	Legal references	Extremely high liquidity and credit quality assets		High liquidity and credit quality assets	
				Market value	Value according to Article 418 of CRR	Market value	Value according to Article 418 of CRR
580	3,9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR				
590	3.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR				
600	3,11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR				
610	3,12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR				
Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
620-850	4	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1) - (3) OF CRR BUT STILL MEET THE REQUIREMENTS OF ART. 417 (b) AND (c ) CRR					
620-640	4,1	financial corporate bonds	Article 416 (2) of CRR				
620	4.1.1	credit quality step 1	Article 120(1) of CRR				

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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
630	4.1.2	credit quality step 2	Article 120(1) of CRR				
640	4.1.3	credit quality step 3	Article 120(1) of CRR				
650-670	<b>4,2</b>	<b>own issuances</b>	Article 416.3(b) -of CRR				
650	4.2.1	credit quality step 1	Article 120(1) of CRR				
660	4.2.2	credit quality step 2	Article 120(1) of CRR				
670	4.2.3	credit quality step 3	Article 120(1) of CRR				
680-700	<b>4,3</b>	<b>unsecured credit institution issuances</b>	Article 416 of CRR				
680	4.3.1	credit quality step 1	Article 120(1) of CRR				
690	4.3.2	credit quality step 2	Article 120(1) of CRR				
700	4.3.3	credit quality step 3	Article 120(1) of CRR				
710-730	<b>4,4</b>	<b>non residential mortgage backed instruments not already reported in 1.10</b>	Article 416 (4)(b) CRR				
710	4.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
720	4.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				

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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
730	4.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR				
740-760	<b>4.5</b>	<b>residential mortgage backed instruments not already reported in 1.11</b>	Article 509(3)(a) CRR				
740	4.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR				
750	4.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR				
760	4.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR				
770	<b>4.6</b>	<b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b>	Article 509(3)(c) and 416(4)(a) of CRR				
780	<b>4.7</b>	<b>gold</b>	Article 509(3)(c) and 416(4)(a) of CRR				
790	<b>4.8</b>	<b>guaranteed bonds not already reported above</b>	Article 509(3)(c) of CRR				
800	<b>4.9</b>	<b>covered bonds not already reported above</b>	Article 509(3)(c) of CRR				
810	<b>4.10</b>	<b>corporate bonds not already reported above</b>	Article 509(3)(c) of CRR				
820	<b>4.11</b>	<b>funds based on the assets reported in 4.5 -4.10</b>	Article 509(3)(c) of CRR				
830-850	<b>4.12</b>	<b>other categories of central bank eligible securities or loans</b>	Article 509(3)(b) of CRR				

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Row	ID	Item	Legal references	Market value	Value according to Article 418 of CRR	Amount	Undrawn amount of line
830	4.12.1	local government bonds	Article 509(3)(b) of CRR				
840	4.12.2	commercial paper	Article 509(3)(b) of CRR				
850	4.12.3	credit claims	Article 416(4)(c) of CRR				
860-870	5	<b>TREATMENT FOR JURISDICTIONS WITH INSUFFICIENT HQLA</b>	Article 419(2)(a) of CRR				
860	5,1	Use of derogation A (foreign currency)	Article 419(2)(a) of CRR				
870	5,2	Use of derogation B (credit line from the relevant central bank)	Article 419(2)(b) of CRR				
880-900	6	<b>REPORTING OF SHAR'IAH COMPLIANT ASSETS AS ALTERNATIVE ASSETS UNDER 509(2)(i). Shar'iah -compliant financial products as alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks</b>	Article 509(2)(i) of CRR				
880	6.1	credit quality step 1					
890	6.2	credit quality step 2					
900	6.3	credit quality step 3					

## C 52.00 — LIQUIDITY COVERAGE — OUTFLOWS

				Amount	Outflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
020-1370	1	<b>OUTFLOWS</b>							
020-100	1,1	<b>retail deposits</b>	Article 421 of CRR						
020-040	1.1.1	covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 421(1) of CRR						
020	1.1.1.1	part of an established relationship making withdrawal highly unlikely	Article 421(1)(a) of CRR						
030	1.1.1.2	held in transactional accounts, including accounts to which salaries are regularly credited	Article 421(1)(b) of CRR						
040	1.1.2	covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2	Article 421(2) of CRR						
050	1.1.3	uninsured retail deposits	Article 421(2) of CRR						
060-080	1.1.4	deposits subject to different outflows than specified in Article 421(1) or 421(2)	Article 421(3) of CRR						
060	1.1.4.1	Category 1							
070	1.1.4.2	Category 2							
080	1.1.4.3	Category 3							

				Amount	Outflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
090	1.1.5	deposits in third countries where a higher outflow is applied	Article 421(4) of CRR						
100	1.1.6	deposits exempted from the calculation of outflows where the conditions of Art. 421(5)(a) and (b) have been met	Article 421(5) of CRR						
110-1130	1,2	<b>outflows on other liabilities</b>							
110	1.2.1	liabilities resulting from the institution's own operating expenses	Article 422(1) of CRR						
Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
120-950	1.2.2	<b>Liabilities resulting from secured lending and capital market driven transactions as defined in Article 192:</b>	Article 422(2) of CRR						
120-190	1.2.2.1	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
120-130	1.2.2.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.2.2.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.2.2.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.2.2.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.2.2.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
150	1.2.2.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.2.2.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multi-lateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.2.2.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.2.2.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.2.2.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.2.2.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
190	1.2.2.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						
200-220	1.2.2.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.2.2.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.2.2.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.2.2.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.2.2.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.2.2.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
240	1.2.2.4.1	credit quality step 1	Article 122 CRR						
250	1.2.2.4.2	credit quality step 2	Article 122 CRR						
260	1.2.2.4.3	credit quality step 3	Article 122 CRR						
270-290	1.2.2.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.2.2.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.2.2.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.2.2.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.2.2.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
300	1.2.2.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.2.2.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
320	1.2.2.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.2.2.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.2.2.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.2.2.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.2.2.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
360-380	1.2.2.8	bonds issued by a credit institution as defined in Art. 52(4) of Directive 2009/65/EC other than those referred to in 1.9 of LCR-Assets' template	Article 416(2)(a)(ii) of CRR						
360	1.2.2.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.2.2.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
380	1.2.2.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.2.2.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.2.2.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.2.2.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
410	1.2.2.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.2.2.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.2.2.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.2.2.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.2.2.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.2.2.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							
450	1.2.2.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.2.2.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
480-680	1.2.2.12	Items subject to supplementary reporting of liquid assets							
480	1.2.2.12.1	Cash	Annex III, article 1 CRR						
490	1.2.2.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
500-540	1.2.2.12.3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR						
500	1.2.2.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
510	1.2.2.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						
520	1.2.2.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
530	1.2.2.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
540	1.2.2.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
550	1.2.2.12.4	Transferable securities other than those referred to in 3.3 of the LCR-Assets' template representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						
570-610	1.2.2.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
570	1.2.2.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
580	1.2.2.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
590	1.2.2.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
600	1.2.2.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
610	1.2.2.12.5.5	representing claims on or claims guaranteed by multi-lateral development banks	Annex III, article 5 CRR						
620	1.2.2.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Point 6 of Annex III CRR	Annex III, article 6 CRR						
630	1.2.2.12.7	transferable securities other than those referred to in 3.3 to 3.6 of the LCR-Assets' template that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
640	1.2.2.12.8	transferable securities other than those referred to in 3.3 to 3.7 of the LCR-Assets' template that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Art. 125 CRR	Annex III, article 8 CRR						
650	1.2.2.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						
660	1.2.2.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						

Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
670	1.2.2.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
680	1.2.2.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
690-920	1.2.2.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1)-(3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							
690-710	1.2.2.13.1	financial corporate bonds	Article 416 (2) of CRR						
690	1.2.2.13.1.1	credit quality step 1	Article 120(1) of CRR						
700	1.2.2.13.1.2	credit quality step 2	Article 120(1) of CRR						
710	1.2.2.13.1.3	credit quality step 3	Article 120(1) of CRR						
720-740	1.2.2.13.2	own issuances	Article 416.3(b) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
720	1.2.2.13.2.1	credit quality step 1	Article 120(1) of CRR						
730	1.2.2.13.2.2	credit quality step 2	Article 120(1) of CRR						
740	1.2.2.13.2.3	credit quality step 3	Article 120(1) of CRR						
750-770	1.2.2.13.3	unsecured credit institution issuances	Article 416 of CRR						
750	1.2.2.13.3.1	credit quality step 1	Article 120(1) of CRR						
760	1.2.2.13.3.2	credit quality step 2	Article 120(1) of CRR						
770	1.2.2.13.3.3	credit quality step 3	Article 120(1) of CRR						
780-800	1.2.2.13.4	asset backed securities not already reported in 1.10 to 1.11.3	Article 416 (4)(b) CRR						
780	1.2.2.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
790	1.2.2.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
800	1.2.2.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
810-830	1.2.2.13.5	residential mortgage backed securities not already reported in 1.10 to 1.11.3	Article 509(3)(a) CRR						
810	1.2.2.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
820	1.2.2.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
830	1.2.2.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						
840	1.2.2.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
850	1.2.2.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
860	1.2.2.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
870	1.2.2.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
880	1.2.2.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
890	1.2.2.13.11	funds based on the assets reported in 4.5 -4.9	Article 509(3)(c) of CRR						
900-920	1.2.2.13.12	other categories of central bank eligible securities or loans	Article 509(3)(b) of CRR						
900	1.2.2.13.12.1	local government bonds	Article 509(3)(b) of CRR						
910	1.2.2.13.12.2	commercial paper	Article 509(3)(b) of CRR						
920	1.2.2.13.12.3	credit claims	Article 416(4)(c) of CRR						
930-950	1.2.2.14	Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)							

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Row	ID	Item	Legal references	Market value	Where the counterparty is not a central bank				
					extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality
					Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due
930-950	1.2.2.14.1	Shar'iah -compliant financial products as an alternative to assetss that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
930	1.2.2.14.1.1	credit quality step 1							
940	1.2.2.14.1.2	credit quality step 2							
950	1.2.2.14.1.3	credit quality step 3							
Row	ID	Item	Legal References	Amount deposited by clients that are financial customers	Outflow	Amount deposited by clients that are not financial customers	Outflow	Amount	
960-1030	1.2.3	deposits that have to be maintained by the depositor:	Article 422 (3) of CRR						
960-990	1.2.3.1.	in order to obtain clearing, custody or cash management services or other comparable services (excluding correspondent banking or prime brokerage services)	Article 422 (3)(a) of CRR						
960-970	1.2.3.1.1	which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							

Row	ID	Item	Legal References	Amount deposited by clients that are financial customers	Outflow	Amount deposited by clients that are not financial customers	Outflow	Amount	
960	1.2.3.1.1.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
970	1.2.3.1.1.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
980-990	1.2.3.1.2	which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							
980	1.2.3.1.2.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
990	1.2.3.1.2.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
1000	1.2.3.2	in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2	Article 422 (3)(c) of CRR						
1010	1.2.3.2.1	of which are correspondent banking or prime brokerage services	Article 422 (3)(c) and (4) of CRR						
1020	1.2.3.3	in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme	Article 422 (3)(b) of CRR						
1030	1.2.3.4	to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;	Article 422.3(d) of CRR						
1040	1.2.4	Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)	Article 422(3) of CRR						
1050	1.2.5	liquidity lines for assets specified in Article 416(1)(f)	Article 416(1)(f)						

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Row	ID	Item	Legal References	Amount	Outflow				
1060-1070	1.2.6	liabilities not reported in 1.2.2 to 1.2.5 resulting from deposits by clients that are not financial customers	Article 422(5) of CRR						
1060	1.2.6.1	which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1070	1.2.6.2	which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1080	1.2.7	net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416	Article 422(6) of CRR						
1090-1100	1.2.8	liabilities for which the competent authority has determined a lower outflow in accordance with Article 422(8)	Article 422(8) of CRR						
1090	1.2.8.1	where all the conditions of Article 422(8) (a), (b), (c) and (d) are met	Article 422(8) of CRR						
1100	1.2.8.2	where point (d) of Article 422(8)(d) has been waived by the competent authorities and all the conditions of Article 422 (8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 19 (1)(b) in relation to institutions that are not subject to the waiver of Article 8 liabilities for which the competent authority has determined a lower outflow in accordance with article 422(9)	Article 422(9) of CRR						
1110-1120	1.2.9	<b>outflows not captured above</b>	Article 420(1)(e) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow				
1110	1.2.9.1	liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, including, but not limited to committed funding facilities, un-drawn loans and advances to wholesale counterparties, mortgages that have been agreed but not yet drawn down, credit cards, overdrafts, planned outflows related to renewal or extension of new retail or wholesale loans, planned derivative payables	Article 420(2) of CRR						
1120	1.2.9.2	trade finance off balance sheet related products, as defined in Article 429 and Annex I	Article 420(2) of CRR						
1130	1.2.10	all other liabilities	Article 422(7) of CRR						
Row	ID	Item	Legal References	Amount	Outflow	Market value	Value according to Article 418 of the CRR		
1140-1210	1,3	<b>additional Outflows</b>							
1140	1.3.1	for collateral other than assets referred to in Article 416.1(a) to (c) which is posted by the institution for contracts listed in Annex II and credit derivatives	Article 423(1) of CRR						
1150	1.3.2	corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution	Article 423(2) of CRR						
1160	1.3.3	corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material	Article 423 (3) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow	Market value	Value according to Article 418 of the CRR		
1170	1.3.4	corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets	Article 423 (4) of CRR						
1180	1.3.5	corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty	Article 423(5)(a) of CRR						
1190	1.3.6	corresponding to collateral that is due to be returned to a counterparty	Article 423(5)(b) of CRR						
1200	1.3.7	corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the institution.	Article 423(5)(c) of CRR						
1210	1.3.8	deposits received as collateral	Article 423(6) of CRR						
Row	ID	Item	Legal References	Amount	Outflow				
1220-1370	1,4	<b>outflows from credit and liquidity facilities</b>							
1220	1.4.1	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients	Article 424 (2) of CRR						
1230-1240	1.4.2	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers	Article 424(3) of CRR						
1230	1.4.2.1	undrawn committed credit facilities							
1240	1.4.2.2	undrawn committed liquidity facilities							

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Row	ID	Item	Legal References	Amount	Outflow				
1250	1.4.3	maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased	Article 424(4) of CRR						
1260-1270	1.4.4	maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3	Article 424(5) of CRR						
1260	1.4.4.1	granted to SSPEs other than those in 1.4.3	Article 424(5) (a) of CRR						
1270	1.4.4.2	arrangements under which the institution is required to buy or swap assets from an SSPE	Article 424 (5)(b) of CRR						
1280-1290	1.4.4.3	extended to credit institutions	Article 424(5)(c) of CRR						
1280	1.4.4.3.1	undrawn committed credit facilities							
1290	1.4.4.3.2	undrawn committed liquidity facilities							
1300-1310	1.4.4.4	extended to financial institutions and investment firms	Article 424(5) (d) of CRR						
1300	1.4.4.4.1	undrawn committed credit facilities							
1310	1.4.4.4.2	undrawn committed liquidity facilities							
1320	1.4.4.5	extended to other clients							
1330	1.4.4.6	extended to intra-group entity in accordance with article 424(5)	Article 424(5) (d) of CRR						

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Row	ID	Item	Legal References	Amount	Outflow				
1340	1.4.5	maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans	Article 424(6) of CRR						
1350	1.4.6	maximum amount that can be drawn from all other contingent liabilities							
1360	1.4.6.1	Of which: extended to intra-group entity in accordance with Article 424(5)	Article 424(5) CRR						
1370	1.4.7	<b>Outflows according to Article 105 CRD</b>	<b>Article 105 CRD</b>						

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Row	ID	Item	Legal references	070	080	090	100	110	120
020-1370	1	<b>OUTFLOWS</b>							
020-100	1,1	<b>retail deposits</b>	Article 421 of CRR						
020-040	1.1.1	covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 421(1) of CRR						
020	1.1.1.1	part of an established relationship making withdrawal highly unlikely	Article 421(1)(a) of CRR						
030	1.1.1.2	held in transactional accounts, including accounts to which salaries are regularly credited	Article 421(1)(b) of CRR						
040	1.1.2	covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2	Article 421(2) of CRR						
050	1.1.3	uninsured retail deposits	Article 421(2) of CRR						
060-080	1.1.4	deposits subject to different outflows than specified in Article 421(1) or 421(2)	Article 421(3) of CRR						
060	1.1.4.1	Category 1							
070	1.1.4.2	Category 2							
080	1.1.4.3	Category 3							

Row	ID	Item	Legal references	070	080	090	100	110	120
090	1.1.5	deposits in third countries where a higher outflow is applied	Article 421(4) of CRR						
100	1.1.6	deposits exempted from the calculation of outflows where the conditions of Art. 421(5)(a) and (b) have been met	Article 421(5) of CRR						
110-1130	1,2	<b>outflows on other liabilities</b>							
110	1.2.1	liabilities resulting from the institution's own operating expenses	Article 422(1) of CRR						
Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
120-950	1.2.2	<b>Liabilities resulting from secured lending and capital market driven transactions as defined in Article 192:</b>	Article 422(2) of CRR						
120-190	1.2.2.1	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
120-130	1.2.2.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.2.2.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.2.2.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.2.2.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.2.2.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
150	1.2.2.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.2.2.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.2.2.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.2.2.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.2.2.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.2.2.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
190	1.2.2.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						
200-220	1.2.2.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.2.2.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.2.2.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.2.2.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.2.2.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.2.2.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
240	1.2.2.4.1	credit quality step 1	Article 122 CRR						
250	1.2.2.4.2	credit quality step 2	Article 122 CRR						
260	1.2.2.4.3	credit quality step 3	Article 122 CRR						
270-290	1.2.2.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.2.2.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.2.2.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.2.2.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.2.2.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
300	1.2.2.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.2.2.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
320	1.2.2.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.2.2.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.2.2.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.2.2.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.2.2.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
360-380	1.2.2.8	bonds issued by a credit institution as defined in Art. 52(4) of Directive 2009/65/EC other than those referred to in 1.9 of LCR-Assets' template	Article 416(2)(a)(ii) of CRR						
360	1.2.2.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.2.2.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
380	1.2.2.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.2.2.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.2.2.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.2.2.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						

Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
410	1.2.2.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.2.2.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.2.2.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.2.2.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.2.2.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.2.2.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							
450	1.2.2.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.2.2.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
480-680	1.2.2.12	Items subject to supplementary reporting of liquid assets							
480	1.2.2.12.1	Cash	Annex III, article 1 CRR						
490	1.2.2.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
500-540	1.2.2.12.3	transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR						
500	1.2.2.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
510	1.2.2.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						
520	1.2.2.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
530	1.2.2.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
540	1.2.2.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
550	1.2.2.12.4	Transferable securities other than those referred to in 3.3 of the LCR-Assets' template representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						
570-610	1.2.2.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
570	1.2.2.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
580	1.2.2.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
590	1.2.2.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
600	1.2.2.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
610	1.2.2.12.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR						
620	1.2.2.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Point 6 of Annex III CRR	Annex III, article 6 CRR						
630	1.2.2.12.7	transferable securities other than those referred to in 3.3 to 3.6 of the LCR-Assets' template that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
640	1.2.2.12.8	transferable securities other than those referred to in 3.3 to 3.7 of the LCR-Assets' template that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Art. 125 CRR	Annex III, article 8 CRR						
650	1.2.2.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						
660	1.2.2.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						

Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
670	1.2.2.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
680	1.2.2.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
690-920	1.2.2.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1)-(3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							
690-710	1.2.2.13.1	financial corporate bonds	Article 416 (2) of CRR						
690	1.2.2.13.1.1	credit quality step 1	Article 120(1) of CRR						
700	1.2.2.13.1.2	credit quality step 2	Article 120(1) of CRR						
710	1.2.2.13.1.3	credit quality step 3	Article 120(1) of CRR						
720-740	1.2.2.13.2	own issuances	Article 416.3(b) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
720	1.2.2.13.2.1	credit quality step 1	Article 120(1) of CRR						
730	1.2.2.13.2.2	credit quality step 2	Article 120(1) of CRR						
740	1.2.2.13.2.3	credit quality step 3	Article 120(1) of CRR						
750-770	1.2.2.13.3	unsecured credit institution issuances	Article 416 of CRR						
750	1.2.2.13.3.1	credit quality step 1	Article 120(1) of CRR						
760	1.2.2.13.3.2	credit quality step 2	Article 120(1) of CRR						
770	1.2.2.13.3.3	credit quality step 3	Article 120(1) of CRR						
780-800	1.2.2.13.4	asset backed securities not already reported in 1.10 to 1.11.3	Article 416 (4)(b) CRR						
780	1.2.2.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						

Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
790	1.2.2.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
800	1.2.2.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
810-830	1.2.2.13.5	residential mortgage backed securities not already reported in 1.10 to 1.11.3	Article 509(3)(a) CRR						
810	1.2.2.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
820	1.2.2.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
830	1.2.2.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						
840	1.2.2.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
850	1.2.2.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						

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Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
860	1.2.2.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
870	1.2.2.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
880	1.2.2.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
890	1.2.2.13.11	funds based on the assets reported in 4.5 -4.9	Article 509(3)(c) of CRR						
900-920	1.2.2.13.12	other categories of central bank eligible securities or loans	Article 509(3)(b) of CRR						
900	1.2.2.13.12.1	local government bonds	Article 509(3)(b) of CRR						
910	1.2.2.13.12.2	commercial paper	Article 509(3)(b) of CRR						
920	1.2.2.13.12.3	credit claims	Article 416(4)(c) of CRR						
930-950	1.2.2.14	Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)							

Row	ID	Item	Legal references	Where the counterparty is a central bank					Where the counterparty is the central government, a public sector entity of the Member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank (Art.422.2(d))
				extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	Assets which do not qualify as liquid assets in accordance with Article 416
				Amount due	Value according to Art. 418 CRR	Amount due	Value according to Art. 418 CRR	Amount due	Amount due
930-950	1.2.2.14.1	Shar'iah -compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
930	1.2.2.14.1.1	credit quality step 1							
940	1.2.2.14.1.2	credit quality step 2							
950	1.2.2.14.1.3	credit quality step 3							
Row	ID	Item	Legal References						
960-1030	1.2.3	deposits that have to be maintained by the depositor:	Article 422 (3) of CRR						
960-990	1.2.3.1.	in order to obtain clearing, custody or cash management services or other comparable services (excluding correspondent banking or prime brokerage services)	Article 422 (3)(a) of CRR						
960-970	1.2.3.1.1	which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							

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Row	ID	Item	Legal References						
960	1.2.3.1.1.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
970	1.2.3.1.1.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
980-990	1.2.3.1.2	which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country							
980	1.2.3.1.2.1	of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
990	1.2.3.1.2.2	of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality							
1000	1.2.3.2	in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2	Article 422 (3)(c) of CRR						
1010	1.2.3.2.1	of which are correspondent banking or prime brokerage services	Article 422 (3)(c) and (4) of CRR						
1020	1.2.3.3	in the context of common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme	Article 422 (3)(b) of CRR						
1030	1.2.3.4	to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;	Article 422.3(d) of CRR						
1040	1.2.4	Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)	Article 422(3) of CRR						
1050	1.2.5	liquidity lines for assets specified in Article 416(1)(f)	Article 416(1)(f)						

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Row	ID	Item	Legal References						
1060-1070	1.2.6	liabilities not reported in 1.2.2 to 1.2.5 resulting from deposits by clients that are not financial customers	Article 422(5) of CRR						
1060	1.2.6.1	which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1070	1.2.6.2	which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 422(5) of CRR						
1080	1.2.7	net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416	Article 422(6) of CRR						
1090-1100	1.2.8	liabilities for which the competent authority has determined a lower outflow in accordance with Article 422(8)	Article 422(8) of CRR						
1090	1.2.8.1	where all the conditions of Article 422(8) (a), (b), (c) and (d) are met	Article 422(8) of CRR						
1100	1.2.8.2	where point (d) of Article 422(8)(d) has been waived by the competent authorities and all the conditions of Article 422 (8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 19 (1)(b) in relation to institutions that are not subject to the waiver of Article 8 liabilities for which the competent authority has determined a lower outflow in accordance with article 422(9)	Article 422(9) of CRR						
1110-1120	1.2.9	<b>outflows not captured above</b>	Article 420(1)(e) of CRR						

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Row	ID	Item	Legal References						
1110	1.2.9.1	liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, including, but not limited to committed funding facilities, un-drawn loans and advances to wholesale counterparties, mortgages that have been agreed but not yet drawn down, credit cards, overdrafts, planned outflows related to renewal or extension of new retail or wholesale loans, planned derivative payables	Article 420(2) of CRR						
1120	1.2.9.2	trade finance off balance sheet related products, as defined in Article 429 and Annex I	Article 420(2) of CRR						
1130	1.2.10	all other liabilities	Article 422(7) of CRR						
Row	ID	Item	Legal References						
1140-1210	1,3	<b>additional Outflows</b>							
1140	1.3.1	for collateral other than assets referred to in Article 416.1(a) to (c) which is posted by the institution for contracts listed in Annex II and credit derivatives	Article 423(1) of CRR						
1150	1.3.2	corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution	Article 423(2) of CRR						
1160	1.3.3	corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material	Article 423 (3) of CRR						

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Row	ID	Item	Legal References						
1170	1.3.4	corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets	Article 423 (4) of CRR						
1180	1.3.5	corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty	Article 423(5)(a) of CRR						
1190	1.3.6	corresponding to collateral that is due to be returned to a counterparty	Article 423(5)(b) of CRR						
1200	1.3.7	corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the institution.	Article 423(5)(c) of CRR						
1210	1.3.8	deposits received as collateral	Article 423(6) of CRR						
Row	ID	Item	Legal References						
1220-1370	1.4	<b>outflows from credit and liquidity facilities</b>							
1220	1.4.1	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients	Article 424 (2) of CRR						
1230-1240	1.4.2	maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers	Article 424(3) of CRR						
1230	1.4.2.1	undrawn committed credit facilities							
1240	1.4.2.2	undrawn committed liquidity facilities							

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Row	ID	Item	Legal References						
1250	1.4.3	maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased	Article 424(4) of CRR						
1260-1270	1.4.4	maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3	Article 424(5) of CRR						
1260	1.4.4.1	granted to SSPEs other than those in 1.4.3	Article 424(5) (a) of CRR						
1270	1.4.4.2	arrangements under which the institution is required to buy or swap assets from an SSPE	Article 424 (5)(b) of CRR						
1280-1290	1.4.4.3	extended to credit institutions	Article 424(5)(c) of CRR						
1280	1.4.4.3.1	undrawn committed credit facilities							
1290	1.4.4.3.2	undrawn committed liquidity facilities							
1300-1310	1.4.4.4	extended to financial institutions and investment firms	Article 424(5) (d) of CRR						
1300	1.4.4.4.1	undrawn committed credit facilities							
1310	1.4.4.4.2	undrawn committed liquidity facilities							
1320	1.4.4.5	extended to other clients							
1330	1.4.4.6	extended to intra-group entity in accordance with article 424(5)	Article 424(5) (d) of CRR						

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Row	ID	Item	Legal References						
1340	1.4.5	maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans	Article 424(6) of CRR						
1350	1.4.6	maximum amount that can be drawn from all other contingent liabilities							
1360	1.4.6.1	Of which: extended to intra-group entity in accordance with Article 424(5)	Article 424(5) CRR						
1370	1.4.7	<b>Outflows according to Article 105 CRD</b>	<b>Article 105 CRD</b>						

## C 53.00 — LIQUIDITY COVERAGE — INFLOWS

				Amount	Inflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
010-1030		<b>INFLOWS</b>	Article 425 of CRR						
010-980	<b>1</b>	<b>INFLOWS (CAPPED)</b>	Article 425 (1) of CRR						
010-060	<b>1.1.</b>	<b>Monies due from customers that are not financial customers</b>	Article 425 of CRR						
010	1.1.1.	Monies due from retail customers	Article 425 of CRR						
020	1.1.2	monies due from non-financial corporate customers payment	Article 425 of CRR						
030	1.1.2.1	Of which: that the institution owing those monies treats according to Article 422 (2) (e)	Article 425 (2) (e)						
040	1.1.3	monies due from central banks	Article 425 (2)(a) of CRR						
050	1.1.1.3.1	Of which: that the institution owing those monies treats according to Article 422 (3) and (4)	Article 425 (2)(e) of CRR						
060	1.1.4	monies due from other entities	Article 425 (2)(a) of CRR						
070-080	<b>1.2</b>	<b>Monies due from financial customers</b>	Article 425 (2) of CRR						
070	1.2.1	that the institution owing those monies treats according to Article 422(3) and (4)	Article 425 (2)(e) of CRR						
080	1.2.2	that the competent authority has granted the permission to apply a lower outflow percentage according to Article 422.8	Article 422(8) of CRR						

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				Amount	Inflow				
Row	ID	Item	Legal references	010	020	030	040	050	060
090	1.3	monies due from trade financing transactions according to Article 425(2) point (b)	Article 425 (2)(b) of CRR						
100	1.4	assets with an undefined contractual end date that are callable within 30 days	Article 425 (2)(c) of CRR						
110	1.5	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets	Article 425 (2)(f) of CRR						
Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
120-930	1.6	Monies due from secured lending and capital market driven transactions as defined in Article 192:	Article 425.2.(d) of CRR						
120-190	1.6.1.	Other transferable assets representing claims on or guaranteed by	Article 416(1)(c) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
120-130	1.6.1.1	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR						
120	1.6.1.1.1	representing claims	Article 416(1)(c)(i) of CRR						
130	1.6.1.1.2	guaranteed by	Article 416(1)(c)(i) of CRR						
140-150	1.6.1.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities -in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR						
140	1.6.1.2.1	representing claims on	Article 416(1)(c)(ii) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
150	1.6.1.2.2	guaranteed by	Article 416(1)(c)(ii) of CRR						
160-170	1.6.1.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks;	Article 416(1)(c)(iii) of CRR						
160	1.6.1.3.1	representing claims on	Article 416(1)(c)(iii) of CRR						
170	1.6.1.3.2	guaranteed by	Article 416(1)(c)(iii) of CRR						
180-190	1.6.1.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR						
180	1.6.1.4.1	representing claims on	Article 416(1)(c)(iv) of CRR						
190	1.6.1.4.2	guaranteed by	Article 416(1)(c)(iv) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
200-220	1.6.2	total shares or units in CIUs with underlying assets specified in Article 416	Article 416(6) and 418(2) CRR						
200	1.6.2.1	underlying assets in point (a) of article 416(1)	Article 418(2)(a) of CRR						
210	1.6.2.2	underlying assets in point (b) and (c) of article 416(1)	Article 418(2)(b) of CRR						
220	1.6.2.3	underlying assets in point (d) of article 416(1)	Article 418(2)(c) of CRR						
230	1.6.3	assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR						
240-260	1.6.4	non financial corporate bonds	Article 416(1)(b) or (d) of CRR						
240	1.6.4.1	credit quality step 1	Article 122 CRR						
250	1.6.4.2	credit quality step 2	Article 122 CRR						
260	1.6.4.3	credit quality step 3	Article 122 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
270-290	1.6.5	bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)	Article 416(2)(a)(i) of CRR						
270	1.6.5.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
280	1.6.5.2	credit quality step 2	Article 129(4) or 129(5) of CRR						
290	1.6.5.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
300-320	1.6.6	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
300	1.6.6.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
310	1.6.6.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
320	1.6.6.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
330-350	1.6.7	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR						
330	1.6.7.1	credit quality step 1	Chapter 5 Title 2 of part V and Article 125 of CRR						
340	1.6.7.2	credit quality step 2	Chapter 5, Title 2 of part V and Article 125 of CRR						
350	1.6.7.3	credit quality step 3	Chapter 5, Title 2, and Article 125 of CRR						
360-380	1.6.8	bonds issued by a credit institution as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9	Article 416(2)(a)(ii) of CRR						
360	1.6.8.1	credit quality step 1	Article 129(4) or 129(5) of CRR						
370	1.6.8.2	credit quality step 2	Article 129(4) or 129(5) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
380	1.6.8.3	credit quality step 3	Article 129(4) or 129(5) of CRR						
390-410	1.6.9	other transferable assets that are of extremely high liquidity and credit quality	Article 416(1)(b) of CRR						
390	1.6.9.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
400	1.6.9.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
410	1.6.9.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
420-440	1.6.10	other transferable assets that are of high liquidity and credit quality	Article 416(1)(d) of CRR						
420	1.6.10.1	credit quality step 1	Chapter 2, Title 2, Part III of CRR						
430	1.6.10.2	credit quality step 2	Chapter 2, Title 2, Part III of CRR						
440	1.6.10.3	credit quality step 3	Chapter 2, Title 2, Part III of CRR						
450-460	1.6.11	Assets which meet the requirements of article 416 point (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) CRR							

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
450	1.6.11.1	assets not controlled by a liquidity management function	Article 417 (c) of CRR						
460	1.6.11.2	assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets	Article 417 (b) of CRR						
470-660	1.6.12	Items subject to supplementary reporting of liquid assets							
470	1.6.12.1	Cash	Annex III, article 1 CRR						
480	1.6.12.2	Central bank exposures, to the extent that these exposures can be drawn down in times of stress	Annex III, article 2 CRR						
490-530	1.6.12.3	transferable securities with a 0% risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 3 CRR						
490	1.6.12.3.1	representing claims on sovereigns	Annex III, article 3 CRR						
500	1.6.12.3.2	claims guaranteed by sovereigns	Annex III, article 3 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
510	1.6.12.3.3	representing claims on or claims guaranteed by central banks	Annex III, article 3 CRR						
520	1.6.12.3.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 3 CRR						
530	1.6.12.3.5	representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development banks	Annex III, article 3 CRR						
540	1.6.12.4	Transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country	Annex III, article 4 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
550-590	1.6.12.5	transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities	Annex III, article 5 CRR						
550	1.6.12.5.1	representing claims on sovereigns	Annex III, article 5 CRR						
560	1.6.12.5.2	claims guaranteed by sovereigns	Annex III, article 5 CRR						
570	1.6.12.5.3	representing claims on or claims guaranteed by central banks	Annex III, article 5 CRR						
580	1.6.12.5.4	representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities	Annex III, article 5 CRR						
590	1.6.12.5.5	representing claims on or claims guaranteed by multilateral development banks	Annex III, article 5 CRR						
600	1.6.12.6	transferable securities other than those referred to in point 3.3 to 3.5 of the LCR-Assets's template that fulfil all the conditions specified in Art. 5 of Annex III CRR	Annex III, article 6 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
610	1.6.12.7	transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities	Annex III, article 7 CRR						
620	1.6.12.8	transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125	Annex III, article 8 CRR						
630	1.6.12.9	standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance	Annex III, article 9 CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
640	1.6.12.10	Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.	Annex III, article 10 CRR						
650	1.6.12.11	exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates	Annex III, article 11 CRR						
660	1.6.12.12	gold listed on a recognised exchange, held on an allocated basis	Annex III, article 12 CRR						
670-920	1.6.13	ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 (1) - (3) OF CRR but still meet the requirements of Article 417 (b) and (c) CRR.							

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
670-690	1.6.13.1	financial corporate bonds	Article 416 (2) of CRR						
670	1.6.13.1.1	credit quality step 1	Article 120(1) of CRR						
680	1.6.13.1.2	credit quality step 2	Article 120(1) of CRR						
690	1.6.13.1.3	credit quality step 3	Article 120(1) of CRR						
700-720	1.6.13.2	own issuances	Article 416.3(b) of CRR						
700	1.6.13.2.1	credit quality step 1	Article 120(1) of CRR						
710	1.6.13.2.2	credit quality step 2	Article 120(1) of CRR						
720	1.6.13.2.3	credit quality step 3	Article 120(1) of CRR						
730-750	1.6.13.3	unsecured credit institution issuances	Article 416 of CRR						
730	1.6.13.3.1	credit quality step 1	Article 120(1) of CRR						
740	1.6.13.3.2	credit quality step 2	Article 120(1) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
750	1.6.13.3.3	credit quality step 3	Article 120(1) of CRR						
760-780	1.6.13.4	non residential mortgage backed instruments not already reported in 1.10 of the LCR-Assets' template	Article 416 (4)(b) CRR						
760	1.6.13.4.1	credit quality step 1	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
770	1.6.13.4.2	credit quality step 2	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
780	1.6.13.4.3	credit quality step 3	Chapter 5, Title 2, and Article 123, 124, 125, 126 of CRR						
790-810	1.6.13.5	residential mortgage backed instruments not already reported in 1.11 of the LCR-Assets' template	Article 509(3)(a) CRR						
790	1.6.13.5.1	credit quality step 1	Chapter 5, Title 2 of Part III and Article 125 of CRR						
800	1.6.13.5.2	credit quality step 2	Chapter 5, Title 2 of Part III and Article 125 of CRR						
810	1.6.13.5.3	credit quality step 3	Chapter 5, Title 2 of Part III and Article 125 of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
820	1.6.13.6	equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions	Article 509(3)(c) and 416(4)(a) of CRR						
830	1.6.13.7	gold	Article 509(3)(c) and 416(4)(a) of CRR						
840	1.6.13.8	guaranteed bonds not already reported above	Article 509(3)(c) of CRR						
850	1.6.13.9	covered bonds not already reported above	Article 509(3)(c) of CRR						
860	1.6.13.10	corporate bonds not already reported above	Article 509(3)(c) of CRR						
870	1.6.13.11	funds based on the assets reported in 4.5 - 4.9	Article 509(3)(c) of CRR						
880-900	1.6.13.12	other categories of central bank eligible securities or loans	Article 509(3)(c) of CRR						
880	1.6.13.12.1	local government bonds	Article 509(3)(c) of CRR						
890	1.6.13.12.2	commercial paper	Article 509(3)(c) of CRR						

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Row	ID	Item	Legal references	extremely high liquidity and credit quality assets		high liquidity and credit quality		other liquidity and credit quality	
				Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction	Amount due	Market value of the asset securing the transaction
900	1.6.13.12.3	credit claims	Article 416(4)(c) of CRR						
910-930	1.6.13.13	Shar'iah -compliant financial products as an alternative to assetss that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks	Article 509(2)(i) of CRR						
910	1.6.13.13.1	credit quality step 1							
920	1.6.13.13.2	credit quality step 2							
930	1.6.13.13.3	credit quality step 3							
Row	ID	Item	Legal references	Amount	Inflow				
940-960	1.7	<b>Undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(4) of CRR</b>	Article 425 (4) of CRR						
940	1.7.1	where all the conditions of Article 425.4 (a), (b) and (c) are met							

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Row	ID	Item	Legal references	Amount	Inflow				
950	1.7.2	where point (d) of Article 425(4) has been waived by the competent authorities and all the conditions of Article 425(4) (a), (b) and (c) are met for the purposes of applying the intra-group treatment of Article 19(1)(b) in relation to institutions that are not subject to the waiver of Article 7, undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(5)	Article 425 (4) (a) and (b) and (c) of CRR						
960	1.7.3	net receivables expected from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)	Article 425 (3) of CRR						
970	1,8	payments due on liquid assets not reflected in the market value of the asset	Article 425 (7) of CRR						
980	1,9	other inflows							
990	2	<b>TOTAL CASH INFLOWS EXCLUDED DUE TO THE CAP</b>	Article 425 of CRR						
1000-1030	3	<b>INFLOWS EXEMPT FROM THE CAP</b>	Article 425 (1) of CRR						

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Row	ID	Item	Legal references	Amount	Inflow				
1000	3.1	monies due from borrowers and bond investors related to mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) or in defined in Article 52(4) of Directive 2009/65/EC	Article 425 (1) of CRR						
1010	3.2	inflows from promotional loans that the institution has passed through	Article 425 (1) of CRR						
1020	3.3	inflows qualifying fro the treatment set out in article 113(6) or 113(7)	Article 425 (1) of CRR						
1030	3.4	inflows from intra-group entity approved by competent authority	Article 425 (1) of CRR						

## C 54.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

				Other assets			
				Within 30 days		Over 30 days	
				Notional	Market value	Notional	Market value
Row	ID	Item	Legal references	010	020	030	040
010-060	1	<b>ASSETS</b>					
010	1.1	<b>cash and exposures to central banks</b>	Article 416(1)(a) CRR				
020	1.2	<b>other transferable assets according to Article 416(1)(b)</b>	Article 416(1)(b) CRR				
030-060	1.3	<b>other transferable assets representing claims on or guaranteed by</b>	Article 416(1)(c) of CRR				
030	1.3.1	transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the Institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets	Article 416(1)(c)(i) of CRR				
040	1.3.2	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities -in the domestic currency of the central bank and public sector entity	Article 416(1)(c)(ii) of CRR				
050	1.3.3	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks	Article 416(1)(c)(iii) of CRR				
060	1.3.4	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR				

## C 60.00 — STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING

				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
010-1330	1	ITEMS REQUIRING STABLE FUNDING						
010-470	1.1	assets referred to in Article 416	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	1.4	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	1.5	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	1.6	<b>other equity securities</b>	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	1.7	<b>gold</b>	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
				<b>Total amount</b>				
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						

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				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

				amount extremely high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
010-1330	1	ITEMS REQUIRING STABLE FUNDING						
010-470	1.1	assets referred to in Article 416	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	1.4	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	1.5	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	<b>1.6</b>	<b>other equity securities</b>	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	<b>1.7</b>	<b>gold</b>	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

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				amount high liquidity and credit quality				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	060	070	080	090	100
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
010-1330	1	ITEMS REQUIRING STABLE FUNDING						
010-470	1.1	assets referred to in Article 416	Article 428(1)(a) of CRR					
010	1.1.1	cash	Article 416(1)(a) of CRR					
020	1.1.2	exposures to central bank						
030	1.1.2.1	Of which: exposures that can be withdrawn in times of stress	Article 416(1)(a) of CRR					
040-050	1.1.3	transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquidity assets	Article 416(1)(c)(i) of CRR					
040	1.1.3.1	representing claims	Article 416(1)(c)(i)					
050	1.1.3.2	guaranteed by	Article 416(1)(c)(i)					
060-070	1.1.4	transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity	Article 416(c)(ii) of CRR					

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
060	1.1.4.1	representing claims	Article 416(c)(ii)					
070	1.1.4.2	guaranteed by	Article 416(c)(ii)					
080-150	1.1.5	transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks	Article 416(c)(iii) of CRR					
080	1.1.5.1.a)	representing claims	Article 416(c)(iii)					
090	1.1.5.2.a)	guaranteed by	Article 416(c)(iii)					
100	1.1.5.1.b)	amount unencumbered						
110	1.1.5.2.b)	amount encumbered for a period within three months						
120	1.1.5.3.b)	amount encumbered for a period between three and 6 months						
130	1.1.5.4.b)	amount encumbered for a period between 6 and 9 months						
140	1.1.5.5.b)	amount encumbered for a period between 9 and 12 months						
150	1.1.5.6.b)	amount encumbered for a period greater than 12 months						
152-153	1.1.6	transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism	Article 416(1)(c)(iv) of CRR					
152	1.1.6.1	representing claims						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
153	1.1.6.2	guaranteed by						
160-230	1.1.7	total shares or units in CIUs with underlying assets specified in Article 416	Article 418(2) of CRR					
160	1.1.7.1.a	underlying assets in point (a) of Article 416(1)	Article 418(2)(a) of CRR					
170	1.1.7.2.a	underlying assets in point (b) and (c) of Article 416(1)	Article 418 (2)(b) and (c) of CRR					
175	1.1.7.3.a	underlying assets in point (d) of Article 416(1)	Article 418(2)(c) of CRR					
180	1.1.7.1.b	amount unencumbered						
190	1.1.7.2.b	amount encumbered for a period within three months						
200	1.1.7.3.b	amount encumbered for a period between three and 6 months						
210	1.1.7.4.b	amount encumbered for a period between 6 and 9 months						
220	1.1.7.5.b	amount encumbered for a period between 9 and 12 months						
230	1.1.7.6.b	amount encumbered for a period greater than 12 months						
232-233	1.1.8	deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 CRR, to the extent that this funding is not collateralized by liquid assets	Article 416(1)(f) of CRR					
232	1.1.8.1	deposits						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
233	1.1.8.2	contractually available liquid funding						
234	1.1.9	Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met	Article 416(2)(a)(iii) of CRR					
240-290	1.1.10	Other transferable assets not specified elsewhere						
240	1.1.10.1	amount unencumbered						
250	1.1.10.2	amount encumbered for a period within three months						
260	1.1.10.3	amount encumbered for a period between three and 6 months						
270	1.1.10.4	amount encumbered for a period between 6 and 9 months						
280	1.1.10.5	amount encumbered for a period between 9 and 12 months						
290	1.1.10.6	amount encumbered for a period greater than 12 months						
300-350	1.1.11	non financial corporate bonds	Article 416(1)(b) or (d) of CRR					
300	1.1.11.1	amount unencumbered						
310	1.1.11.2	amount encumbered for a period within three months						
320	1.1.11.3	amount encumbered for a period between three and 6 months						
330	1.1.11.4	amount encumbered for a period between 6 and 9 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
340	1.1.11.5	amount encumbered for a period between 9 and 12 months						
350	1.1.11.6	amount encumbered for a period greater than 12 months						
352-357	1.1.12	non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
352	1.1.12.1	amount unencumbered						
353	1.1.12.2	amount encumbered for a period within three months						
354	1.1.12.3	amount encumbered for a period between three and 6 months						
355	1.1.12.4	amount encumbered for a period between 6 and 9 months						
356	1.1.12.5	amount encumbered for a period between 9 and 12 months						
357	1.1.12.6	amount encumbered for a period greater than 12 months						
359-364	1.1.13	residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) CRR	Article 416(2)(a)(i) of CRR					
359	1.1.13.1	amount unencumbered						
360	1.1.13.2	amount encumbered for a period within three months						
361	1.1.13.3	amount encumbered for a period between three and 6 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
362	1.1.13.4	amount encumbered for a period between 6 and 9 months						
363	1.1.13.5	amount encumbered for a period between 9 and 12 months						
364	1.1.13.6	amount encumbered for a period greater than 12 months						
366-410	1.1.14	bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) CRR						
366	1.1.14.1	amount unencumbered						
370	1.1.14.2	amount encumbered for a period within three months						
380	1.1.14.3	amount encumbered for a period between three and 6 months						
390	1.1.14.4	amount encumbered for a period between 6 and 9 months						
400	1.1.14.5	amount encumbered for a period between 9 and 12 months						
410	1.1.14.6	amount encumbered for a period greater than 12 months						
420-470	1.1.15	bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9	Article 416(2)(a)(ii) of CRR					
420	1.1.15.1	amount unencumbered						
430	1.1.15.2	amount encumbered for a period within three months						
440	1.1.15.3	amount encumbered for a period between three and 6 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
450	1.1.15.4	amount encumbered for a period between 6 and 9 months						
460	1.1.15.5	amount encumbered for a period between 9 and 12 months						
470	1.1.15.6	amount encumbered for a period greater than 12 months						
480-530	<b>1.2</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122</b>	Article 428(1)(b)(i) of CRR					
480	1.2.1	amount unencumbered						
490	1.2.2	amount encumbered for a period within three months						
500	1.2.3	amount encumbered for a period between three and 6 months						
510	1.2.4	amount encumbered for a period between 6 and 9 months						
520	1.2.5	amount encumbered for a period between 9 and 12 months						
530	1.2.6	amount encumbered for a period greater than 12 months						
540-590	<b>1.3</b>	<b>securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122</b>	Article 428(1)(b)(ii) of CRR					
540	1.3.1	amount unencumbered						
550	1.3.2	amount encumbered for a period within three months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
560	1.3.3	amount encumbered for a period between three and 6 months						
570	1.3.4	amount encumbered for a period between 6 and 9 months						
580	1.3.5	amount encumbered for a period between 9 and 12 months						
590	1.3.6	amount encumbered for a period greater than 12 months						
600-650	1.4	<b>other securities and money market instruments not reported elsewhere</b>	Article 415(1)(b)(iii) of CRR					
600	1.4.1	amount unencumbered						
610	1.4.2	amount encumbered for a period within three months						
620	1.4.3	amount encumbered for a period between three and 6 months						
630	1.4.4	amount encumbered for a period between 6 and 9 months						
640	1.4.5	amount encumbered for a period between 9 and 12 months						
650	1.4.6	amount encumbered for a period greater than 12 months						
660-710	1.5	<b>equity securities of non-financial entities listed on a major index in a recognised exchange</b>	Article 428(1)(c) of CRR					
660	1.5.1	amount unencumbered						
670	1.5.2	amount encumbered for a period within three months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
680	1.5.3	amount encumbered for a period between three and 6 months						
690	1.5.4	amount encumbered for a period between 6 and 9 months						
700	1.5.5	amount encumbered for a period between 9 and 12 months						
710	1.5.6	amount encumbered for a period greater than 12 months						
720-770	1.6	other equity securities	Article 428(1)(d) of CRR					
720	1.6.1	amount unencumbered						
730	1.6.2	amount encumbered for a period within three months						
740	1.6.3	amount encumbered for a period between three and 6 months						
750	1.6.4	amount encumbered for a period between 6 and 9 months						
760	1.6.5	amount encumbered for a period between 9 and 12 months						
770	1.6.6	amount encumbered for a period greater than 12 months						
780-830	1.7	gold	Article 428(1)(e) of CRR					
780	1.7.1	amount unencumbered						
790	1.7.2	amount encumbered for a period within three months						
800	1.7.3	amount encumbered for a period between three and 6 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
810	1.7.4	amount encumbered for a period between 6 and 9 months						
820	1.7.5	amount encumbered for a period between 9 and 12 months						
830	1.7.6	amount encumbered for a period greater than 12 months						
840-890	<b>1.8</b>	<b>other precious metals</b>	Article 428(1)(f) of CRR					
840	1.8.1	amount unencumbered						
850	1.8.2	amount encumbered for a period within three months						
860	1.8.3	amount encumbered for a period between three and 6 months						
870	1.8.4	amount encumbered for a period between 6 and 9 months						
880	1.8.5	amount encumbered for a period between 9 and 12 months						
890	1.8.6	amount encumbered for a period greater than 12 months						
900-1250	<b>1.9</b>	<b>non-renewable loans and receivables</b>	Article 428(1)(g) of CRR					
900-950	1.9.1	the borrowers of which are natural persons other than commercial sole proprietors and partnerships	Article 428(1)(g)(i) of CRR					
900	1.9.1.1	amount unencumbered						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
910	1.9.1.2	amount encumbered for a period within three months						
920	1.9.1.3	amount encumbered for a period between three and 6 months						
930	1.9.1.4	amount encumbered for a period between 6 and 9 months						
940	1.9.1.5	amount encumbered for a period between 9 and 12 months						
950	1.9.1.6	amount encumbered for a period greater than 12 months						
960-1010	1.9.2	SMEs that qualify for the retail exposure under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by the client or group of connected clients is less than EUR 1 million	Article 428(1)(g)(ii) of CRR					
960	1.9.2.1	amount unencumbered						
970	1.9.2.2	amount encumbered for a period within three months						
980	1.9.2.3	amount encumbered for a period between three and 6 months						
990	1.9.2.4	amount encumbered for a period between 6 and 9 months						
1000	1.9.2.5	amount encumbered for a period between 9 and 12 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1010	1.9.2.6	amount encumbered for a period greater than 12 months						
1020-1070	1.9.3	the borrowers of which are sovereigns, central banks and public sector entities	Article 428(1)(g)(iii) of CRR					
1020	1.9.3.1	amount unencumbered						
1030	1.9.3.2	amount encumbered for a period within three months						
1040	1.9.3.3	amount encumbered for a period between three and 6 months						
1050	1.9.3.4	amount encumbered for a period between 6 and 9 months						
1060	1.9.3.5	amount encumbered for a period between 9 and 12 months						
1070	1.9.3.6	amount encumbered for a period greater than 12 months						
1080-1130	1.9.4	the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3 other than financial customers	Article 428(1)(g)(iv) of CRR					
1080	1.9.4.1	amount unencumbered						
1090	1.9.4.2	amount encumbered for a period within three months						
1100	1.9.4.3	amount encumbered for a period between three and 6 months						
1110	1.9.4.4	amount encumbered for a period between 6 and 9 months						
1120	1.9.4.5	amount encumbered for a period between 9 and 12 months						

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				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1130	1.9.4.6	amount encumbered for a period greater than 12 months						
1140-1190	1.9.5	the borrowers of which are credit institutions	Article 428(1)(g)(vi) of CRR					
1140	1.9.5.1	amount unencumbered						
1150	1.9.5.2	amount encumbered for a period within three months						
1160	1.9.5.3	amount encumbered for a period between three and 6 months						
1170	1.9.5.4	amount encumbered for a period between 6 and 9 months						
1180	1.9.5.5	amount encumbered for a period between 9 and 12 months						
1190	1.9.5.6	amount encumbered for a period greater than 12 months						
1200-1250	1.9.6	the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2) other than credit institutions	Article 428(1)(g)(vi) of CRR					
1200	1.9.6.1	amount unencumbered						
1210	1.9.6.2	amount encumbered for a period within three months						
1220	1.9.6.3	amount encumbered for a period between three and 6 months						
1230	1.9.6.4	amount encumbered for a period between 6 and 9 months						

				amount other assets				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	110	120	130	140	150
1240	1.9.6.5	amount encumbered for a period between 9 and 12 months						
1250	1.9.6.6	amount encumbered for a period greater than 12 months						
1260-1280	<b>1.10</b>	<b>non-renewable loans and receivables reported in 1.9 that are collateralised by real estate</b>	Article 428(1)(h) of CRR					
1260	1.10.1	collateralised by commercial real estate (CRE)	Article 428(1)(h)(i) of CRR					
1270	1.10.2	collateralised by residential real estate (PRE)	Article 428(1)(h)(ii) of CRR					
1280	1.10.3	match funded (pass-through) via bond eligible for treatment set out in article 129 (4) or (5) as defined in Article 52(4) of Directive 2009/65/EC	Article 428(1)(h)(iii) of CRR					
1290	<b>1.11</b>	<b>derivatives receivables</b>	Article 428(1)(i) of CRR					
1300	<b>1.12</b>	<b>any other assets</b>	Article 428(1)(j) of CRR					
1310	<b>1.13</b>	<b>assets deducted from own funds not requiring stable funding</b>	Article 428(1) of CRR					
1320	<b>1.14</b>	<b>undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.</b>	Article 428(1)(k) of CRR					

## C 61.00 — STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
010-260	<b>1</b>	<b>ITEMS PROVIDING STABLE FUNDING</b>						
010-030	<b>1.1</b>	<b>own funds after deduction have been applied where appropriate</b>	Article 427(1)(a) of CRR					
010	1.1.1	tier 1 capital instruments	Article 427(1)(a)(i)					
020	1.1.2	tier 2 capital instruments	Article 427(1)(a)(ii)					
030	1.1.3*	Memorandum item: Capital instruments and subordinated loans not eligible having an effective maturity of one year or greater	Article 427(1)(a)(iii)					
040-260	<b>1.2</b>	<b>liabilities excluding own funds</b>	Article 427(1)(b) of CRR					
040-060	1.2.1	retail deposits:	Article 427(1)(b)(i-ii) of CRR					
040	1.2.1.1	as defined in Article 411(2) that qualify for the treatment in Article 421(1)	Article 427(1)(b)(i) of CRR					
050	1.2.1.2	as defined in Article 411(2) that qualify for the treatment in Article 421(2)	Article 427(1)(b)(ii) of CRR					
060	1.2.1.3	subject to higher outflows than specified in Article 421(1) or 421(2)						

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				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
070-130	1.2.2	liabilities from customers that are not financial customers	Article 427(1)(b)(vii) of CRR					
070-090	1.2.2.1	liabilities from secured lending and capital market driven transactions	Article 427(1)(b)(ix) of CRR					
070	1.2.2.1.1	collateralised by extremely high liquidity and credit quality assets	Article 427(1)(b)(ix) of CRR					
080	1.2.2.1.2	collateralised by high liquidity and credit quality assets	Article 427(1)(b)(ix) of CRR					
090	1.2.2.1.3	collateralised by any other assets	Article 427(1)(b)(ix) of CRR					
100	1.2.2.2	liabilities from unsecured lending transactions	Article 427(1)(b)(vii) of CRR					
110-130	1.2.2.3	liabilities that qualify for the treatment in Article 422(3) and (4)	Article 427(1)(b)(iii) of CRR					
110	1.2.2.3.1	liabilities reported in 1.2.2.3 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 427(1)(b)(iv) of CRR					
120	1.2.2.3.2	liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)	Article 427(1)(b)(v) of CRR					

				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
130	1.2.2.3.3	liabilities reported in 1.2.2.3 which fall under point (d) of Article 422(3)	Article 427(1)(b)(vi) of CRR					
140-200	1.2.3	liabilities from customers that are financial customers	Article 427(1)(b)(vii) of CRR					
140-160	1.2.3.1	liabilities from secured lending and capital market driven transactions	Article 414(1)(b)(viii) of CRR					
140	1.2.3.1.1	collateralised by extremely high liquidity and credit quality assets	Article 414(1)(b)(viii) of CRR					
150	1.2.3.1.2	collateralised by high liquidity and credit quality assets	Article 414(1)(b)(viii) of CRR					
160	1.2.3.1.3	collateralised by any other assets	Article 414(1)(b)(viii) of CRR					
170	1.2.3.2	liabilities from unsecured lending transactions	Article 414(1)(b)(vi) of CRR					
180-200	1.2.3.3	liabilities that qualify for the treatment in Article 422(3) and (4)	Article 414(1)(b)(iii) of CRR					
180	1.2.3.3.1	liabilities reported in 1.2.3.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country	Article 414(1)(b)(iv) of CRR					

				Amount				
				within three months	between three and 6 months	between 6 and 9 months	between 9 and 12 months	after 12 months
Row	ID	Item	Legal references	010	020	030	040	050
190	1.2.3.3.2	liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)	Article 427(1)(b)(v) of CRR					
200	1.2.3.3.3	liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)	Article 427(1)(b)(vi) of CRR					
210	1.2.4	liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	Article 427(1)(b)(x) of CRR					
220	1.2.5	liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	Article 427(1)(b)(x) of CRR					
230	1.2.6	other liabilities resulting from securities issued	Article 427(1)(b)(xi) of CRR					
240	1.2.7	liabilities from derivatives payables contracts						
250	1.2.8	any other liabilities	Article 427(1)(b)(xii) of CRR					



## ANNEX XIII

**REPORTING ON LIQUIDITY (PART 1 of 5: LIQUID ASSETS)**

1. Liquid assets
  - 1.1. General remarks
    1. This is a summary template which contains information about assets for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are colored grey.
    2. Assets shall be reported in one of six sections in this template:
    3. Assets which meet the requirements of Article 416 and Article 417: assets identified as liquid for reporting purposes in the REGULATION (EU) NO 575/2013, which meet the operational requirements for holdings of liquid assets.
    4. Assets which meet the requirements of Article 416 (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.
    5. Items subject to supplementary reporting of liquid assets according to Annex III REGULATION (EU) NO 575/2013
    6. Assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013.
    7. Treatment for jurisdictions with insufficient liquid assets
    8. Reporting of Shar'iah compliant assets as alternative assets under Article 509(2)(i).
  - 1.2. Specific remarks
    9. For items 1.1 to 1.2 institutions shall report the relevant amounts in column 030.
    10. For items 1.3 to 1.4 institutions shall report the market value of assets in column 010 and the value according to Article 418 in column 020 for each category of assets.
    11. For item 1.5 institutions shall report the relevant undrawn amount in column 040.
    12. For item 1.6.1/1.6.2 institutions shall report the relevant amounts in column 030/040.
    13. For items 1.7 to 2.2, in accordance with the last paragraph of Article 416(1) REGULATION (EU) NO 575/2013 and pending a uniform definition in accordance with Article 460 of high and extremely high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are of extremely high and high liquidity and credit quality and report their market value in columns 010 and 030 and the value according to Article 418 in columns 020 and 040.
    14. For items 1.3 to 1.4 and 1.7 to 1.14, institutions shall only report assets that fulfill all the operational requirements referred to in Article 417 REGULATION (EU) NO 575/2013.
    15. For items 2.1 to 2.2, institutions shall report assets which would otherwise qualify to be reported in section 1.1 to 1.14 but do not meet the operational requirements referred to in Article 417 (b) and (c) REGULATION (EU) NO 575/2013.

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16. For items 1.1 to 2.2, with the exception of item 1.5, institutions shall only report assets which fulfill all the conditions referred to in Article 416(3) REGULATION (EU) NO 575/2013.
17. For items 3.1 to 3.12, institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.
18. For items 4.1 to 4.12.3, institutions shall only report assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013
19. For items 5.1 to 5.2, institutions shall only report items related to the derogations as referred to in Article 419(2) REGULATION (EU) NO 575/2013 for currencies with constraints on the availability of liquid assets
20. For items 6.1 to 6.1.3, only Shar'iah compliant banks shall report items that are Shar'iah compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416 REGULATION (EU) NO 575/2013
21. The value of the liquid assets of all items in the template, with the exception of 1.1 to 1.2.1, 1.5 to 1.6.2, 3.1 to 3.2, 3.9 to 3.10 and 5.2 shall be the market value and the value after the application of the relevant haircuts. For items 1.1 to 1.2.1, 1.6 to 1.6.2, 3.1 to 3.2, 3.10 and 5.2 the amount of the item shall be reported. For item 1.5 and 3.9 the undrawn amount of the line shall be reported.

## Liquid assets sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-390	<p><b>1. ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 REGULATION (EU) NO 575/2013</b></p> <p>Assets reported in this section have been explicitly identified as potentially being of high or extremely high liquidity and credit quality. REGULATION (EU) NO 575/2013</p>
010	<p><b>1.1 Cash</b></p> <p>Article 416(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>
020	<p><b>1.2 Exposures to central banks</b></p> <p>Articles 416(1)(a) REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks.</p>
030	<p><b>1.2.1 Exposures that can be withdrawn in times of stress</b></p> <p>Article 416(1)(a) REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
040-110	<b>1.3 Other transferable assets representing claims on or guaranteed by</b> Article 416.1(c) REGULATION (EU) NO 575/2013
040-050	<b>1.3.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b> Article 416(1)(c)(i) REGULATION (EU) NO 575/2013
040	<b>1.3.1.1 representing claims</b> Assets specified in 1.3.1 that represent claims on the above counterparties, according to Article 416(1)(c)(i)
050	<b>1.3.1.2 guaranteed by</b> Assets specified in 1.3.1 guaranteed by the above counterparties, according to Article 416(1)(c)(i)
060-070	<b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b> Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013
060	<b>1.3.2.1 representing claims</b> Assets specified in 1.3.2 that represent claims on the above counterparties, according to Article 416(1)(c)(ii)
070	<b>1.3.2.2 guaranteed by</b> Assets specified in 1.3.2 guaranteed by the above counterparties, according to Article 416(1)(c)(ii)
080-090	<b>1.3.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b> Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013
080	<b>1.3.3.1 representing claims</b> Assets specified in 1.3.3 that represent claims on the above counterparties, according to Article 416(1)(c)(iii)
090	<b>1.3.3.2 guaranteed by</b> Assets specified in 1.3.3 guaranteed by the above counterparties, according to Article 416(1)(c)(iii)
100-110	<b>1.3.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
100	<p>1.3.4.1 <b>representing claims</b></p> <p>Assets specified in 1.3.4 that represent claims on the above counterparties, according to Article 416(1)(c)(iv)</p>
110	<p>1.3.4.2 <b>guaranteed by</b></p> <p>Assets specified in 1.3.4 guaranteed by the above counterparties, according to Article 416(1)(c)(iv)</p>
120-140	<p>1.4 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p>
120	1.4.1 <b>underlying assets in point (a) of Article 416(1)</b>
130	1.4.2 <b>underlying assets in point (b) and (c) of Article 416(1)</b>
140	1.4.3 <b>underlying assets in point (d) of Article 416(1)</b>
150	<p>1.5 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Article 416(1)(e) REGULATION (EU) NO 575/2013</p>
160-170	<p>1.6 <b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b></p> <p>Article 416(1)(f) REGULATION (EU) NO 575/2013</p> <p>if the credit institution belongs to a network in accordance with legal or statutory provisions, the legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution</p>
160	1.6.1 <b>deposits</b>
170	1.6.2 <b>contractually available funding</b>
180	<p>1.7 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b></p> <p>Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013</p>
190-210	<p>1.8 <b>non-financial corporate bonds</b></p> <p>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013</p> <p>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013.</p>
190	1.8.1 <b>credit quality step 1</b>
200	1.8.2 <b>credit quality step 2</b>
210	1.8.3 <b>credit quality step 3</b>
220-240	<p>1.9 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b></p> <p>Article 416(2)(a)(i) REGULATION (EU) NO 575/2013</p> <p>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
220	1.9.1 <b>credit quality step 1</b>
230	1.9.2 <b>credit quality step 2</b>
240	1.9.3 <b>credit quality step 3</b>
250-270	<p>1.10 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013</p>
250	1.10.1 <b>credit quality step 1</b>
260	1.10.2 <b>credit quality step 2</b>
270	1.10.3 <b>credit quality step 3</b>
280-300	<p>1.11 <b>Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Articles 123, 124, 125, 126 of REGULATION (EU) NO 575/2013</p>
280	1.11.1 <b>credit quality step 1</b>
290	1.11.2 <b>credit quality step 2</b>
300	1.11.3 <b>credit quality step 3</b>
310-330	<p>1.12 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013</p>
310	1.12.1 <b>credit quality step 1</b>
320	1.12.2 <b>credit quality step 2</b>
330	1.12.3 <b>credit quality step 3</b>
340-360	<p>1.13 <b>Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
340	1.13.1 <b>credit quality step 1</b>
350	1.13.2 <b>credit quality step 2</b>
360	1.13.3 <b>credit quality step 3</b>
	<p>1.14 <b>Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013</p> <p>Only items that are not specified in the rows above shall be reported here.</p>



Row	Legal references and instructions
370	1.14.1 <b>credit quality step 1</b>
380	1.14.2 <b>credit quality step 2</b>
390	1.14.3 <b>credit quality step 3</b>
400-410	<b>2. ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) and (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b> Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.
400	<b>2.1 Assets not controlled by a liquidity management function</b> Article 417(c) of REGULATION (EU) NO 575/2013
410	<b>2.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b> Article 417(b) of REGULATION (EU) NO 575/2013
420-610	<b>3. Items subject to supplementary reporting of liquid assets</b> Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.
420	<b>3.1 Cash</b> Annex III Point 1 REGULATION (EU) NO 575/2013 Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416 (3) and can thus not be reported under reporting item 1.1. Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.
430	<b>3.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b> Annex III, Point 2 REGULATION (EU) NO 575/2013 Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.
440-480	<b>3.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b> Annex III, Point 3 REGULATION (EU) NO 575/2013 Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:
440	<b>3.3.1 representing claims on sovereigns</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
450	<b>3.3.2 claims guaranteed by sovereigns</b> Annex III, Point 3 REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
460	<b>3.3.3 representing claims on or guaranteed by central banks</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
470	<b>3.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
480	<b>3.3.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 3 REGULATION (EU) NO 575/2013
490	<b>3.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b> Annex III, Point 4 REGULATION (EU) NO 575/2013
500-550	<b>3.5 transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b> Annex III, Point 5 REGULATION (EU) NO 575/2013 Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:
500	<b>3.5.1 representing claims on sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
510	<b>3.5.2 claims guaranteed by sovereigns</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
520	<b>3.5.3 representing claims on or guaranteed by central banks</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
530	<b>3.5.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
540	<b>3.5.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 5 REGULATION (EU) NO 575/2013
550	<b>3.6 transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b> Annex III, Point 6 REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
560	<p><b>3.7 transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 REGULATION (EU) NO 575/2013</p>
570	<p><b>3.8 transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
580	<p><b>3.9 standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralised by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013</p> <p>Only to the extent not reported under reporting item 1.5.</p>
590	<p><b>3.10 Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013</p> <p>This item to be included only to the extent not reported under reporting item 1.6.</p>
600	<p><b>3.11 exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
610	<p><b>3.12 gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
620-850	<p><b>4 ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013</b></p>
620-640	<p><b>4.1 Financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013</p> <p>Bonds issued by an investment firm, insurance undertaking, financial holding company, a mixed financial holding company or any other entity that performs one or more of the activities listed in Annex I to Directive 2013/36/EU.</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
620	<p><b>4.1.1 credit quality step 1</b></p>
630	<p><b>4.1.2 credit quality step 2</b></p>
640	<p><b>4.1.3 credit quality step 3</b></p>
650-670	<p><b>4.2 own issuances</b></p> <p>Article 416 (3)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
650	4.2.1 <b>credit quality step 1</b>
660	4.2.2 <b>credit quality step 2</b>
670	4.2.3 <b>credit quality step 3</b>
680-700	4.3 <b>unsecured credit institution issuances</b> REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
680	4.3.1 <b>credit quality step 1</b>
690	4.3.2 <b>credit quality step 2</b>
700	4.3.3 <b>credit quality step 3</b>
710-730	4.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
710	4.4.1 <b>credit quality step 1</b>
720	4.4.2 <b>credit quality step 2</b>
730	4.4.3 <b>credit quality step 3</b>
740-760	4.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3)(a) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
740	4.5.1 <b>credit quality step 1</b>
750	4.5.2 <b>credit quality step 2</b>
760	4.5.3 <b>credit quality step 3</b>
770	4.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
780	4.7 <b>gold not reported above under 3.1.2</b> Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013
790	4.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
800	4.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
810	4.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013

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Row	Legal references and instructions
820	<b>4.11 funds based on the assets reported in 4.6 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
830-850	<b>4.12 other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
830	<b>4.12.1 local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
840	<b>4.12.2 commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
850	<b>4.12.3 credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
860-870	<b>5 Treatment for jurisdictions with insufficient HQLA</b> Article 419(2) of REGULATION (EU) NO 575/2013
860	<b>5.1 Use of derogation A (foreign currency)</b> Article 419(2)(a) of REGULATION (EU) NO 575/2013 Total amount of assets held pursuant to derogation A
870	<b>5.2 Use of derogation B (credit line from the relevant central bank)</b> Article 419(2)(b) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit line held pursuant to derogation B
880-900	<b>6 Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Article 509(2)(i) of REGULATION (EU) NO 575/2013 of REGULATION (EU) NO 575/2013
880	<b>6.1 credit quality step 1</b>
890	<b>6.1 credit quality step 2</b>
900	<b>6.1 credit quality step 3</b>

**REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS)****1. Outflows****1.1. General remarks**

- This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
- In accordance with Article 420 REGULATION (EU) NO 575/2013, this section covers reporting requirements on retail deposits (Article 421), other deposits and liabilities (Article 422), additional outflows (Article 423) and outflows from credit and liquidity facilities (Article 424).

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3. In accordance with Article 421(5) of the REGULATION (EU) NO 575/2013, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits. For completeness, the reporting of these deposits is requested in item 1.1.6 of the template.

## 1.2. Outflows sub template

## 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
020-137	<p><b>1. OUTFLOWS</b></p> <p>Articles 421 to 424 of REGULATION (EU) NO 575/2013.</p> <p>Liabilities reported in this section have been explicitly identified as a potential source of liquidity outflows, over the next 30 days, for reporting purposes.</p>
020-100	<p><b>1.1 Retail deposits</b></p> <p>Article 421 of REGULATION (EU) NO 575/2013</p> <p>Total liability of retail deposits as defined in Article 411(2), including sight deposits and fixed term deposits, of REGULATION (EU) NO 575/2013 shall be reported in column 020. The resulting outflow after having applied the relevant outflow rate shall be reported in column 030.</p> <p>The following subcategories shall be reported:</p>
020-040	<p><b>1.1.1 Covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 421(1) of REGULATION (EU) NO 575/2013</p>
020	<p><b>1.1.1.1 part of an established relationship making withdrawal highly unlikely</b></p> <p>Article 421(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is part of an established relationship making withdrawal highly unlikely.</p> <p>Retail deposits which are both part of an established relationship making withdrawal highly unlikely and held in transactional accounts, including accounts to which salaries are regularly credited, shall instead be reported in item 1.1.1.2.</p>
030	<p><b>1.1.1.2 held in transactional accounts, including accounts to which salaries are regularly credited</b></p> <p>Article 421(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country reported in item 1.1.1, that which is held in transactional accounts, including accounts to which salaries are regularly credited, making withdrawal highly unlikely.</p>
040	<p><b>1.1.2 covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Of the retail deposits covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, those other deposits which do not qualify to be reported in items 1.1.1.1 or 1.1.1.2.</p>

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Row	Legal references and instructions
050	<p><b>1.1.3 uninsured retail deposits</b></p> <p>Article 421(2) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country.</p>
060-080	<p><b>1.1.4 deposits subject to higher outflows than specified in Article 421(1) or 421(2)</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits subject to higher outflows than those specified in Article 421(1) or 421(2) of REGULATION (EU) NO 575/2013 shall be reported in the following subcategories:</p>
060	<p><b>1.1.4.1 deposits subject to higher outflow rate - Category 1 – medium risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 1.</p>
070	<p><b>1.1.4.2 deposits subject to higher outflow rate - Category 2 – high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 2.</p>
080	<p><b>1.1.4.3 deposits subject to higher outflow rate – Category 3 - very high risk of outflow</b></p> <p>Article 421(3) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits identified by institutions to be allocated to category 3.</p>
090	<p><b>1.1.5 deposits in third countries where a higher outflow is applied</b></p> <p>Article 421(4) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits taken in third countries subject to outflows in that third country which are higher than those specified in Article 421(1) or (2) of REGULATION (EU) NO 575/2013.</p>
100	<p><b>1.1.6 deposits exempted from the calculation of outflows where the conditions of Art. 421(5) (a) and (b) have been met</b></p> <p>Article 421 (5) of REGULATION (EU) NO 575/2013</p> <p>Retail deposits exempted from the calculation of outflows, as referred to in Article 421 (5) of REGULATION (EU) NO 575/2013.</p>
110-1130	<p><b>1.2 outflows on other liabilities</b></p> <p>Article 422 REGULATION (EU) NO 575/2013</p> <p>Total outflows on other liabilities due over the next 30 days shall be reported in the following subcategories as follows:</p> <p>Liabilities reported in this section shall only consist of general obligations other than retail deposits defined in Article 411(2) (which shall instead be reported in item 1.1. above).</p> <p>Liabilities reported here shall fall due over the next 30 days, have an earliest possible contractual maturity date within the next 30 days or have an undefined maturity date. This includes both (i) liabilities with options that are exercisable at the investor's discretion and (ii) liabilities with options exercisable at the institution's discretion where the institution's ability not to exercise the option is limited for reputational reasons. In particular, where the market expects certain liabilities to be redeemed within the next 30 days, before their legal final maturity date, such liabilities shall be included in the appropriate subcategory.</p>



Row	Legal references and instructions
110	<p><b>1.2.1 liabilities resulting from the institution's own operating expenses</b></p> <p>Article 422(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities due over the next 30 days resulting from the institution's own operating expenses. Examples include office and utilities expenses, accounting expenses, salary and wages etc and any other costs incurred by the operation of the institution's own activities.</p>
120-950	<p><b>1.2.2 liabilities resulting from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 422(2) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of outflows relating to secured lending and capital market driven transactions over the next 30 days, the market value of the corresponding assets which collateralise the transactions and the value of these assets according to Article 418 REGULATION (EU) NO 575/2013.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</li> </ol> <p>Therefore, any transaction in which the institution has received a collateralised loan in cash, such as repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days shall be reported in this section.</p> <p>Institutions shall report the market value of the assets securing the secured lending and capital market driven transactions in column 010. Institutions shall report these transactions in one of seven categories:</p> <p><i>Category one:</i> where the counterparty is not a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 020 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 030.</p> <p><i>Category two:</i> where the counterparty is not a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 040 and the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 050.</p> <p><i>Category three:</i> where the counterparty is not a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 060.</p> <p><i>Category four:</i> where the counterparty is a central bank and the assets securing the transaction are of extremely high liquidity and credit quality, the amount due shall be reported in column 070 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 080.</p> <p><i>Category five:</i> where the counterparty is a central bank and the assets securing the transaction are of high liquidity and credit quality, the amount due shall be reported in column 090 the value according to Article 418 REGULATION (EU) NO 575/2013 of the asset securing the transaction shall be reported in column 100.</p> <p><i>Category six:</i> where the counterparty is a central bank and the assets securing the transaction are of other liquidity and credit quality, the amount due shall be reported in column 110.</p> <p><i>Category seven:</i> Where the counterparty is the central government, a public sector entity of the member state in which the credit institution has been authorised or has established a branch, or a multilateral development bank, the amount due shall be reported in column 120.</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.</b></p>

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Row	Legal references and instructions
	<p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has deposited both ‘extremely high’, ‘high’ and ‘other’ liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with ‘other liquidity and credit quality’ shall be assigned first. Only once all those assets are fully assigned, shall assets of ‘high liquidity and credit quality’ be assigned. Only once all those assets are assigned too, shall ‘extremely high liquidity and credit quality’ be assigned.</b></p> <p><b>Collateral swaps where the institution simultaneously borrows collateral and lends collateral (in the form of assets other than cash), shall be reported as follows:</b></p> <p>The value of the asset borrowed shall be its market value in column 010 and its value according to Article 418 REGULATION (EU) NO 575/2013 in the appropriate column. Collateral swaps only relate to collateral, and there is no underlying ‘Amount due’ to be reported.</p> <p>The market value of the asset lent shall be reported in the ‘Market value of the asset securing the transaction’ column in the appropriate subcategory of .3 of template ‘Inflows’. Collateral swaps only relate to collateral, and there is no underlying ‘Amount due’ to be reported.</p>
120-190	<p><b>1.2.2.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416(1)(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.2.2.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>
120	<p><b>1.2.2.1.1.1 representing claims</b></p> <p>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)</p>
130	<p><b>1.2.2.1.1.2 guaranteed by</b></p> <p>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)</p>
140-150	<p><b>1.2.2.1.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
140	1.2.2.1.2.1 <b>representing claims</b> Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)
150	1.2.2.1.2.2 <b>guaranteed by</b> Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)
160-170	1.2.2.1.3 <b>transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multi-lateral development banks.</b> Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013
160	1.2.2.1.3.1 <b>representing claims</b> Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)
170	1.2.2.1.3.2 <b>guaranteed by</b> Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)
180-190	1.2.2.1.4 <b>transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b> Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013
180	1.2.2.1.4.1 <b>representing claims</b> Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)
190	1.2.2.1.4.2 <b>guaranteed by</b> Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iv)
200-220	1.2.2.2 <b>total shares or units in CIUs with underlying assets specified in Article 416 (1)</b> Article 416(6) of REGULATION (EU) NO 575/2013 Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
200	1.2.2.2.1 <b>underlying assets in point (a) of article 416(1)</b>
210	1.2.2.2.2 <b>underlying assets in point (b) and (c) of article 416(1)</b>
220	1.2.2.2.3 <b>underlying assets in point (d) of article 416(1)</b>
230	1.2.2.3 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government</b> Article 416(2)(a)(iii) REGULATION (EU) NO 575/2013
240-260	1.2.2.4 <b>non-financial corporate bonds</b> Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013 Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013 and in accordance with 1.2.2 above, in the appropriate sub-category.

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Row	Legal references and instructions
240	1.2.2.4.1 <b>credit quality step 1</b>
250	1.2.2.4.2 <b>credit quality step 2</b>
260	1.2.2.4.3 <b>credit quality step 3</b>
270-290	<p>1.2.2.5 <b>bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p>
270	1.2.2.5.1 <b>credit quality step 1</b>
280	1.2.2.5.2 <b>credit quality step 2</b>
290	1.2.2.5.3 <b>credit quality step 3</b>
300-320	<p>1.2.2.6 <b>asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p>
300	1.2.2.6.1 <b>credit quality step 1</b>
310	1.2.2.6.2 <b>credit quality step 2</b>
320	1.2.2.6.3 <b>credit quality step 3</b>
330-350	<p>1.2.2.7 <b>Residential mortgage backed instruments of the instruments reported in lines 1.10.1, 1.10.2, 1.10.3 of the liquid assets template</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p>
330	1.2.2.7.1 <b>credit quality step 1</b>
340	1.2.2.7.2 <b>credit quality step 2</b>
350	1.2.2.7.3 <b>credit quality step 3</b>
360-380	<p>1.2.2.8 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.9</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p>
360	1.2.2.8.1 <b>credit quality step 1</b>
370	1.2.2.8.2 <b>credit quality step 2</b>
380	1.2.2.8.3 <b>credit quality step 3</b>

## ▼B

Row	Legal references and instructions
390-410	<p><b>1.2.2.9 Other transferable assets that are of extremely high liquidity and credit quality</b> Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
<b>390</b>	<b>1.2.2.9.1 credit quality step 1</b>
<b>400</b>	<b>1.2.2.9.2 credit quality step 2</b>
<b>410</b>	<b>1.2.2.9.3 credit quality step 3</b>
420-440	<p><b>1.2.2.10 Other transferable assets that are of high liquidity and credit quality</b> Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013, and in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
420	<b>1.2.2.10.1 credit quality step 1</b>
430	<b>1.2.2.10.2 credit quality step 2</b>
440	<b>1.2.2.10.3 credit quality step 3</b>
<b>450-460</b>	<p><b>1.2.2.11 ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) AND (c) REGULATION (EU) NO 575/2013</b></p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p>
450	<p><b>1.2.2.11.1 Assets not controlled by a liquidity management function</b> Article 417(c) of REGULATION (EU) NO 575/2013</p>
460	<p><b>1.2.2.11.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale via a simple repurchase agreements on an approved repurchase markets</b> Article 417(b) of REGULATION (EU) NO 575/2013</p>
480-680	<p><b>1.2.2.12 Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
480	<p><b>1.2.2.12.1 Cash</b> Annex III, Point 1 of REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 'Inflows' if it qualifies as monies due over the next 30 days.</p>

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Row	Legal references and instructions
490	<p><b>1.2.2.12.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 of REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) and can thus not be reported under reporting item 1.3.</p>
500-540	<p><b>1.2.2.12.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
500	<p><b>1.2.2.12.3.1 representing claims on sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
510	<p><b>1.2.2.12.3.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
520	<p><b>1.2.2.12.3.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
530	<p><b>1.2.2.12.3.4 representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
540	<p><b>1.2.2.12.3.5 representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 of REGULATION (EU) NO 575/2013</p>
550	<p><b>1.2.2.12.4 transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 of REGULATION (EU) NO 575/2013</p>
570-610	<p><b>1.2.2.12.5 transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
570	<p><b>1.2.2.12.5.1 representing claims on sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
580	<p><b>1.2.2.12.5.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>
590	<p><b>1.2.2.12.5.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 of REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
600	1.2.2.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b> Annex III, Point 5 of REGULATION (EU) NO 575/2013
610	1.2.2.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b> Annex III, Point 5 of REGULATION (EU) NO 575/2013
620	1.2.2.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b> Annex III, Point 6 of REGULATION (EU) NO 575/2013
630	1.2.2.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b> Annex III, Point 7 of REGULATION (EU) NO 575/2013
640	1.2.2.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Point 125</b> Annex III, Point 8 of REGULATION (EU) NO 575/2013
650	1.2.2.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b> Annex III, Point 9 of REGULATION (EU) NO 575/2013 Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.
660	1.2.2.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b> Annex III, Point 10 of REGULATION (EU) NO 575/2013
670	1.2.2.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b> Annex III, Point 11 of REGULATION (EU) NO 575/2013
680	1.2.2.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b> Annex III, Point 12 of REGULATION (EU) NO 575/2013
690-920	1.2.2.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.</b> These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.

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Row	Legal references and instructions
690-710	1.2.2.13.1 <b>financial corporate bonds</b> Article 416 (2) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
690	1.2.2.13.1.1 <b>credit quality step 1</b>
700	1.2.2.13.1.2 <b>credit quality step 2</b>
710	1.2.2.13.1.3 <b>credit quality step 3</b>
720-740	1.2.2.13.2 <b>own issuances</b> Article 416 (3)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
720	1.2.2.13.2.1 <b>credit quality step 1</b>
730	1.2.2.13.2.2 <b>credit quality step 2</b>
740	1.2.2.13.2.3 <b>credit quality step 3</b>
750-770	1.2.2.13.3 <b>unsecured credit institution issuances</b> Article 416 of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013
750	1.2.2.13.3.1 <b>credit quality step 1</b>
760	1.2.2.13.3.2 <b>credit quality step 2</b>
770	1.2.2.13.3.3 <b>credit quality step 3</b>
780-800	1.2.2.13.4 <b>asset backed securities not already reported in 1.10 to 1.11.3</b> Article 416(4)(b) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
780	1.2.2.13.4.1 <b>credit quality step 1</b>
790	1.2.2.13.4.2 <b>credit quality step 2</b>
800	1.2.2.13.4.3 <b>credit quality step 3</b>
810-830	1.2.2.13.5 <b>residential mortgage backed securities not already reported in 1.10 to 1.11.3</b> Article 509(3) of REGULATION (EU) NO 575/2013 Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013
810	1.2.2.13.5.1 <b>credit quality step 1</b>
820	1.2.2.13.5.2 <b>credit quality step 2</b>
830	1.2.2.13.5.3 <b>credit quality step 3</b>

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Row	Legal references and instructions
840	1.2.2.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
850	1.2.2.13.7 <b>gold</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
860	1.2.2.13.8 <b>guaranteed bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
870	1.2.2.13.9 <b>covered bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
880	1.2.2.13.10 <b>corporate bonds not already reported above</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
890	1.2.2.13.11 <b>funds based on the assets reported in 4.5 - 4.10</b> Article 509(3)(c) of REGULATION (EU) NO 575/2013
900-920	1.2.2.13.12 <b>other categories of central bank eligible securities or loans</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.2.2.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
910	1.2.2.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
920	1.2.2.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
930-950	1.2.2.14 <b>Reporting of Shar'iah compliant assets as an alternative assets under 509(2)(i)</b> Articles 419(2)(a) of REGULATION (EU) NO 575/2013 and 509(2)(i) These items shall be reported here in accordance with 1.2.2 above, in the appropriate sub-category.
930	1.2.2.14.1 <b>credit quality step 1</b>
940	1.2.2.14.2 <b>credit quality step 2</b>
950	1.2.2.14.3 <b>credit quality step 3</b>
960-1030	1.2.3 <b>Deposits that have to be maintained by the depositor</b> Article 422(3) of REGULATION (EU) NO 575/2013 Total amount of deposits, including sight deposits and fixed term deposits, that have to be maintained by the depositor shall be reported in the following subcategories in columns 010 'Amount deposited by clients that are financial customers' and column 030 'Amount deposited by clients that are not financial customers' dependent on the counterparty type, as follows:



Row	Legal references and instructions
960-990	<p><b>1.2.3.1 in order to obtain clearing, custody or cash management services (excluding correspondent banking or prime brokerage)</b></p> <p>Article 422(3)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage), shall be reported in the following subcategories as follows:</p> <p>[Note: A clearing relationship, in this context, refers to a service arrangement that enables customers to transfer funds (or securities) indirectly through direct participants in domestic settlement systems to final recipients. Such services are limited to the following activities: transmission, reconciliation and confirmation of payment orders; daylight overdraft, overnight financing and maintenance of post-settlement balances; and determination of intra-day and final settlement positions. Clearing and related services must be provided under a legally binding agreement to institutional customers (Basel III liquidity rules text paragraph 75).</p> <p>A custody relationship, in this context, refers to the provision of safekeeping, reporting, processing of assets and/or the facilitation of the operational and administrative elements of related activities on behalf of customers in the process of their transacting and retaining financial assets. Custody related services must be provided under a legally binding custodial services or other similar agreement to institutional customers. Such services are limited to the settlement of securities transactions, the transfer of contractual payments, the processing of collateral, the execution of foreign currency transactions, the holding of related cash balances and the provision of ancillary cash management services. Also included is the receipt of dividends and other income, client subscriptions and redemptions, scheduled distributions of client funds and the payment of fees, taxes and other expenses. Custodial services can furthermore extend to asset and corporate trust servicing, treasury, escrow, funds transfer, stock transfer and agency services, including payment and settlement services (excluding correspondent banking), trade financing, and depository receipts (Basel III liquidity rules text paragraph 76).</p> <p>A cash management relationship, in this context, refers to the provision of cash management and related services to customers. Cash management and related]</p>
960-970	<p><b>1.2.3.1.1 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
960	<p><b>1.2.3.1.1.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and where there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>



Row	Legal references and instructions
970	<p><b>1.2.3.1.1.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country yet there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>
980-990	<p><b>1.2.3.1.2 which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country, shall be reported in the following subcategories as follows:</p>
980	<p><b>1.2.3.1.2.1 of which there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality.</p>
990	<p><b>1.2.3.1.2.2 of which there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality</b></p> <p>Total amount of deposits that have to be maintained by the depositor in order to obtain clearing, custody or cash management services from the institution (excluding correspondent banking or prime brokerage) which are not covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country and there is no evidence that the client is unable to withdraw amounts legally due over a 30 day horizon without compromising its operational functionality, shall be reported in the following subcategories as follows:</p>
1000	<p><b>1.2.3.2 in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2</b></p> <p>Article 422(3)(c)</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2.</p>
1010	<p><b>1.2.3.2.1 of which are correspondent banking or prime brokerage services</b></p> <p>Total amount of deposits that have to be maintained by the depositor in the context of an established operational relationship other than that reported in 1.2.3.1.1 and 1.2.3.1.2 which are deposits relating to correspondent banking or prime brokerage services.</p>
1020	<p><b>1.2.3.4 in the context of common task sharing within an institutional protection scheme or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme</b></p> <p>Article 422(3)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor in the context of common task sharing within an institutional protection scheme meeting or as a legal or statutory minimum deposit by another entity being a member of the same institutional protection scheme.</p>

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Row	Legal references and instructions
1030	<p><b>1.2.3.5 to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</b></p> <p>Article 422(3)(d) of REGULATION (EU) NO 575/2013</p> <p>Total amount of deposits that have to be maintained by the depositor to obtain cash clearing and central credit institution services and where the credit institution belongs to a network in accordance with legal or statutory provisions;</p>
1040	<p><b>1.2.4 Deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</b></p> <p>Article REGULATION (EU) NO 575/2013422(3), last paragraph</p> <p>Total amount of deposits from credit institutions placed at central credit institutions that are considered as liquid assets in accordance with Article 416(1)(f)</p>
1050	<p><b>1.2.5 liquidity lines for assets specified in Article 416(1)(f)</b></p> <p>Article 416(1)(f)</p> <p>Total amount of liquidity lines for assets specified in Article 416(1)(f)</p>
1060-1070	<p><b>1.2.6 liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients</b></p> <p>Article 422(5) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities not reported in 1.2.2 or 1.2.5 resulting from deposits by clients that are not financial clients.</p>
1060	<p><b>1.2.6.1 which are covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1070	<p><b>1.2.6 which are not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p>
1060	<p><b>1.2.7 net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b></p> <p>Article 422(6) of REGULATION (EU) NO 575/2013</p> <p>The net amount of payable expected over the 30 day horizon from the contracts listed in Annex II.</p> <p>Amounts shall:</p> <ul style="list-style-type: none"> <li>— be net across all counterparties</li> <li>— be net of collateral to be received that qualifies as liquid assets under Article 416</li> <li>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon</li> </ul> <p>Note net amount <b>receivable</b> shall be reported in 1.3 'Inflows' item 1.1.6 (net amount receivable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)).</p>
1090-1100	<p><b>1.2.8 liabilities for which the competent authority has determined a lower outflow</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities for which the competent authority has determined a lower outflow on a case-by-case basis, shall be reported in the following subcategories as follows:</p>

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Row	Legal references and instructions
1090	<p><b>1.2.8.1 where all the conditions of Article 422(8) (a), (b), (c) and (d) are met</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), (c) and (d) are met.</p>
1100	<p><b>1.2.8.2 where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8</b></p> <p>Total amount of liabilities for which the competent authority has granted a lower outflow on a case-by-case basis and where all the conditions of Article 422(8) (a), (b), and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8.</p>
1110-1120	<p><b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p> <p>Articles 420(1)(e) and 420(2) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013.</p>
1110	<p><b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>
1120	<p><b>1.2.9 liabilities, including any contractual arrangements such as other off balance sheet and contingent funding obligations, for which the competent authority has determined a higher outflow following the assessment referred to in Article 420(2) of REGULATION (EU) NO 575/2013</b></p>
1130	<p><b>1.2.10 all other liabilities</b></p> <p>Article 422(7) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all other liabilities.</p>
1140-1210	<p><b>1.3 Additional Outflows</b></p> <p>Total amount of all additional outflows, shall be reported in the following subcategories as follows:</p>
1140	<p><b>1.3.1 for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II</b></p> <p>Article 423(1) of REGULATION (EU) NO 575/2013</p> <p>Total amount of all additional outflows for collateral other than assets referred to in Article 416(1) (a) to (c) which is posted by the institution for contracts listed in Annex II, shall be reported in the following subcategories as follows:</p>
1150	<p><b>1.3.2 corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution</b></p> <p>Article 423(2) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from a material deterioration in the credit quality of the institution.</p>

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Row	Legal references and instructions
1160	<p><b>1.3.3 corresponding to additional collateral needs that would result from the impact of an adverse market scenario on the institution's derivatives transaction, financing transactions and other contracts if material</b></p> <p>Article 423(3) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to additional collateral needs that would result from the impact of an adverse market scenario.</p>
1170	<p><b>1.3.4 corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets</b></p> <p>Article 423(4) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the market value of securities or other assets sold short and to be delivered within the 30 days horizon unless the institution owns the securities to be delivered or has borrowed them at terms requiring their return only after the 30 day horizon and the securities do not form part of the institutions liquid assets.</p>
1180	<p><b>1.3.5 corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</b></p> <p>Article 423(5)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to the excess collateral the institution holds that can be contractually called at any time by the counterparty</p>
1190	<p><b>1.3.6 corresponding to collateral that is due to be returned to a counterparty</b></p> <p>Article 423(5)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that is due to be returned to a counterparty</p>
1200	<p><b>1.3.7 corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</b></p> <p>Article 423(5)(c) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to collateral that corresponds to assets that would qualify as liquid assets for the purposes of Article 416 that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purposes of Article 416 without the consent of the credit institution.</p>
1210	<p><b>1.3.8 deposits received as collateral</b></p> <p>Article 423(6) of REGULATION (EU) NO 575/2013</p> <p>Total amount of outflows corresponding to deposits received as collateral</p>
1220-1370	<p><b>1.4 Outflows from credit and liquidity facilities</b></p> <p>Total maximum amount that could be drawn from undrawn credit and liquidity facilities, shall be reported in the following subcategories as follows:</p> <p>[Note: This maximum amount that can be drawn may be assessed net of the value according to Article 418 of collateral to be provided if the institution can reuse the collateral and if the collateral in the form of liquid assets in accordance with Article 416. The collateral to be provided may not be assets issued by the counterparty of the facility or one of its affiliated entities. If the necessary information is available to the institution, the maximum amount that can be drawn for credit and liquidity facilities provided to SSPEs shall be determined as the maximum amount that could be drawn given an SSPEs own obligations coming due over the next 30 days.]</p>

## ▼B

Row	Legal references and instructions
1220	<p><b>1.4.1 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for retail clients</b></p> <p>Article 424(2) REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for retail clients if they qualify for the retail exposure class under the Standardised or IRB approaches for credit risk.</p>
1230-1240	<p><b>1.4.2 maximum amount that can be drawn of undrawn committed credit facilities and undrawn committed liquidity facilities for clients other than retail and financial customers</b></p> <p>Article 424(3) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn committed credit and <b>undrawn committed</b> liquidity facilities for clients other than retail and financial customers, where they meet the following conditions:</p> <p>(a) they do not qualify for the retail exposure class under the Standardised or IRB approaches for credit risk;</p> <p>(b) they have been provided to clients that are not financial customers;</p> <p>(c) they have not been provided for the purpose of replacing funding of the client in situations where he is unable to obtain its funding requirements in the financial markets.</p>
1230	<p><b>1.4.2.1 – undrawn committed credit facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed credit facilities</p>
1240	<p><b>1.4.2.2 – undrawn committed liquidity facilities</b></p> <p>Total amount of 1.4.2 that constitute undrawn committed liquidity facilities</p>
1250	<p><b>1.4.3 maximum amount that can be drawn of undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers that exceeds the amount of assets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased</b></p> <p>Article 424(4) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn liquidity facilities that has been provided to an SSPE for the purpose of enabling such SSPE to purchase assets other than securities from clients that are not financial customers.</p>
1260-1270	<p><b>1.4.4 maximum amount that can be drawn of other undrawn committed credit facilities and undrawn committed liquidity facilities not reported in 1.4.1, 1.4.2 or 1.4.3</b></p> <p>Article 424(5) of REGULATION (EU) NO 575/2013</p> <p>Total maximum amount that could result from undrawn credit and liquidity facilities to customers other than that reported in 1.4.1, 1.4.2 or 1.4.3. This includes:</p> <p>(a) liquidity facilities that the institution has granted to SSPEs;</p> <p>(b) arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
1260	<p><b>1.4.4.1 granted to SSPEs other than those in 1.4.3</b></p> <p>Article 424(5) point (a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relates to items granted to SSPEs other than those in 1.4.3</p>
1270	<p><b>1.4.4.2 arrangements under which the institution is required to buy or swap assets from an SSPE</b></p> <p>Article 424.5 point (b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of 1.4.4 that relate to arrangements under which the institution is required to buy or swap assets from an SSPE</p>

▼ **B**

Row	Legal references and instructions
1280-1290	<b>1.4.4.3 extended to credit institutions</b> Article 424.5 point (c) of REGULATION (EU) NO 575/2013 Total amount of 1.4.4 that relates to items extended to credit institutions
1280	<b>1.4.4.3.1 undrawn committed credit facilities</b> <b>Total amount of 1.4.4.3 that relate to undrawn committed credit facilities</b>
1290	<b>1.4.4.3.2 undrawn committed liquidity facilities</b> <b>Total amount of 1.4.4.3 that relate to undrawn committed liquidity facilities</b>
1300-1310	<b>1.4.4.4 extended to financial institutions and investment firms</b> Article 424.5 point (d) of REGULATION (EU) NO 575/2013 Total amount of 1.4.4 that relates to items extended to financial institutions and investment firms excluding credit institutions
1300	<b>1.4.4.4.1 undrawn committed credit facilities</b> <b>Total amount of 1.4.4.4 that relate to undrawn committed credit facilities</b>
1310	<b>1.4.4.4.2 undrawn committed liquidity facilities</b> <b>Total amount of 1.4.4.4 that relate to undrawn committed liquidity facilities</b>
<b>1320</b>	<b>1.4.4.5 extended to other clients</b> Total amount of 1.4.4 that relates to items extended to other clients
1330	<b>1.4.4.6 extended to intra-group entities</b> Total amount of 1.4.4 that relates to items extended to a intra-group REGULATION (EU) NO 575/2013 entities
1340	<b>1.4.5 maximum amount that can be drawn of undrawn credit and liquidity facilities granted for the purpose of funding promotional loans</b> Article 424(6) of REGULATION (EU) NO 575/2013 Total maximum amount that could result from undrawn credit and liquidity facilities granted for the sole purpose of directly or indirectly funding promotional loans qualifying for the exposure classes referred to in those paragraphs 2 and 3. Those promotional loans shall be available only to persons who are not financial customers on a non-competitive, not for profit basis in order to promote public policy objectives of that Member State central or regional government. It shall only be possible to draw on such facilities following a request for a promotional loan and up to the amount of such request.
1350	<b>1.4.6 maximum amount that can be drawn from all other contingent liabilities</b> Total maximum amount that could result from all other contingent liabilities. These contingent funding obligations may be either contractual or non-contractual and are not lending commitments. Non-contractual contingent funding obligations include associations with, or sponsorship of, products sold or services provided that may require the support or extension of funds in the future under stressed conditions. Non-contractual obligations may be embedded in financial products and instruments sold, sponsored, or originated by the institution that can give rise to unplanned balance sheet growth arising from support given for reputational risk considerations.
1360	<b>1.4.6.1 extended to intra-group entities</b> Amount of 1.4.6 that is extended to an intra-group REGULATION (EU) NO 575/2013 entities
1370	<b>1.4.7 outflows according to Article 105 CRD</b> Total outflows stemming from the risk factors mentioned in points (a) and (d) of Article 105 REGULATION (EU) NO 575/2013 to the extent that they are expected to occur with 30 days.



## REPORTING ON LIQUIDITY (PART 3 of 5: INFLOWS)

### 1. Inflows

#### 1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.
2. In accordance with Article 425(2) REGULATION (EU) NO 575/2013, liquidity inflows shall:
  - (i) comprise only contractual inflows from exposures that are not passed due and for which the bank has no reason to expect non-performance within the 30-day time horizon.
  - (ii) be reported in full,.
3. In accordance with Article 425(7) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any of the liquid assets reported in accordance with Article 416 other than payments due on the assets that are not reflected in the market value of the asset.
4. In accordance with Article 425(8) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any new obligations entered into.

#### 1.2. Inflows sub template

##### 1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-030	<b>INFLOWS</b> Article 425 REGULATION (EU) NO 575/2013 Total inflows. Monies due reported in this section have been explicitly identified as a potential source of liquidity inflows, over the next 30 days, for reporting purposes, in Article 425 of REGULATION (EU) NO 575/2013. Amounts reported in the 'amount column' in each subcategory shall be full amounts i.e. not reduced, by the percentages given in the REGULATION (EU) NO 575/2013.
010-980	<b>1 Inflows</b> Article 425 of REGULATION (EU) NO 575/2013 Column 010 refers to the total amount of monies due, whereas column 020 refers to the relevant inflow, after application of inflow rate where applicable.
010-060	<b>1.1 monies due from customers that are not financial customers</b> Article 425(2)(a) of REGULATION (EU) NO 575/2013 Monies due over the next 30 days, (including interest payments) from customers that are not financial customers, shall be reported in the following subcategories as follows: [Note: these include maturing loans that have already been agreed to be rolled-over. Non-maturing loans are assumed not to represent a cash inflow and shall not be reported here].
010	<b>1.1.1 monies due from retail customers</b> Articles 425(2)(a) of REGULATION (EU) NO 575/2013 Monies due over the next 30 days from retail customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).

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Row	Legal references and instructions
020	<p><b>1.1.2 monies due from non-financial corporate customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from non-financial corporate customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
030	<p><b>1.1.2.1 that the institution owing those monies treats according to Article 422 (3) and (4)</b></p> <p>Article 425(2)(e) REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.2, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
040	<p><b>1.1.3 monies due from central banks</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Monies due over the next 30 days from central banks, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p>
050	<p><b>1.1.3.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.1.3, the total amount due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
060	<p><b>1.1.4 monies due from other customers that are not financial customers</b></p> <p>Article 425(2)(a) of REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from customers that are not financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments), not included in rows 1.1.1 to 1.1.3.</p>
070-080	<p><b>1.2 monies due from financial customers</b></p> <p>Article 425(2) REGULATION (EU) NO 575/2013</p> <p>Total amount of monies due over the next 30 days from financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon, (including interest payments).</p> <p>Secured lending and capital market transactions shall be reported in section 1.2.</p>
070	<p><b>1.2.1 that the institution owing those monies treats according to Article 422(3) and (4)</b></p> <p>Article 425(2)(e) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due by the institution in order to obtain clearing, custody or cash management services according to Article 422(3) and (4).</p>
080	<p><b>1.2.2 that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</b></p> <p>Article 422(8) of REGULATION (EU) NO 575/2013</p> <p>Of the amount reported in 1.2, monies due that the competent authority has granted the permission to apply a lower outflow percentage according to 422(8)</p>

▼ **B**

Row	Legal references and instructions
090	<p><b>1.3 monies due from trade financing transactions according to article 425(2)(b)</b></p> <p>Article 425(2)(b) REGULATION (EU) NO 575/2013</p> <p>Monies from trade financing transactions according to article 425(2)(b)</p>
100	<p><b>1.4 assets with an undefined contractual end date according to Article 425(2)(c)</b></p> <p>Article 425(2)(c) REGULATION (EU) NO 575/2013</p> <p>Assets with an undefined contractual end date according to Article 425(2)(c)</p>
110	<p><b>1.5 monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Article 425(2)(f) REGULATION (EU) NO 575/2013</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</p>
120-930	<p><b>1.6 Monies due from secured lending and capital market driven transactions as defined in Article 192</b></p> <p>Article 425(2)(d) of REGULATION (EU) NO 575/2013</p> <p>For the following subcategories, institutions shall identify the amount of inflows relating to secured lending and capital market driven transactions over the next 30 days and the market value of the corresponding assets which collateralise the transactions.</p> <p>In accordance with Article 192:</p> <ol style="list-style-type: none"> <li>1. 'secured lending transaction' means any transaction giving rise to an exposure secured by collateral which does not include a provision conferring upon the institution the right to receive margin at least daily;</li> <li>2. 'capital market-driven transaction' means any transaction giving rise to an exposure secured by collateral which includes a provision conferring upon the institution the right to receive margin at least daily.</li> </ol> <p>Therefore, any transaction in which the institution has provided a collateralised loan in cash, such as reverse repurchase transactions as defined in Article 4 (83) of REGULATION (EU) NO 575/2013, expiring within 30 days, shall be reported in this section.</p> <p>Institutions shall report the amount due with 30 days in columns 010, 030 and 050 and the market value of the assets securing the secured lending and capital market driven transactions in columns 020, 040 and 060, depending on the asset quality category the asset has been allocated to (extremely high liquidity and credit quality, high liquidity and credit quality and other liquidity and credit quality).</p> <p><b>Institutions shall allocate transactions by identifying the liquidity and credit quality of the assets securing the transaction using the same criteria as applied for the purpose of reporting assets in template 1.1 'Assets'.</b></p> <p>I.e. in accordance with Article 416(1) of REGULATION (EU) NO 575/2013, pending a uniform definition in accordance with Article 460 REGULATION (EU) NO 575/2013 of extremely high and high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are respectively of high or extremely high liquidity and credit quality.</p> <p><b>If the institution has received both 'extremely high', 'high' and 'other' liquidity and credit quality assets in a collateral pool and no assets are specifically assigned as collateral for the secured lending and capital market driven transaction, the institution shall assume that the assets with the lowest liquidity and credit quality are assigned first, i.e. assets with 'other liquidity and credit quality' shall be assigned first. Only once all those assets are fully assigned, shall assets of 'high liquidity and credit quality' be assigned. Only once all those assets are assigned too, shall 'extremely high liquidity and credit quality' be assigned.</b></p>

## ▼B

Row	Legal references and instructions
120-190	<p><b>1.6.1 Other transferable assets representing claims on or guaranteed by</b></p> <p>Article 416.1(c) REGULATION (EU) NO 575/2013</p> <p>Transactions backed by transferable assets shall be reported here, in the appropriate sub-category.</p> <p>Assets reported in this section have been explicitly identified as potentially being of extremely high or high liquidity and credit quality.</p> <p>Assets reported in this section must meet all the applicable requirements contained in Articles 416 and 417 REGULATION (EU) NO 575/2013.</p>
120-130	<p><b>1.6.1.1 Transferable assets representing claims on or guaranteed by the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b></p> <p>Article 416(1)(c)(i) REGULATION (EU) NO 575/2013</p>
120	<p><b>1.6.1.1.1 representing claims</b></p> <p>Assets specified in 1.3.1 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(i)</p>
130	<p><b>1.6.1.1.2 guaranteed by</b></p> <p>Assets specified in 1.3.1 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(i)</p>
140-150	<p><b>1.6.1.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) REGULATION (EU) NO 575/2013</p>
140	<p><b>1.6.1.2.1 representing claims</b></p> <p>Assets specified in 1.3.2 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(ii)</p>
150	<p><b>1.6.1.2.2 guaranteed by</b></p> <p>Assets specified in 1.3.2 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(ii)</p>
160-170	<p><b>1.6.1.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks.</b></p> <p>Article 416(1)(c)(iii) REGULATION (EU) NO 575/2013</p>
160	<p><b>1.6.1.3.1 representing claims</b></p> <p>Assets specified in 1.3.3 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iii)</p>
170	<p><b>1.6.1.3.2 guaranteed by</b></p> <p>Assets specified in 1.3.3 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iii)</p>
180-190	<p><b>1.6.1.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iv) REGULATION (EU) NO 575/2013</p>

## ▼B

Row	Legal references and instructions
180	<p><b>1.6.1.4.1 representing claims</b></p> <p>Assets specified in 1.3.4 of the liquid assets template that represent claims on the above counterparties, according to Article 416(1)(c)(iv)</p>
190	<p><b>1.6.1.4.2 guaranteed by</b></p> <p>Assets specified in 1.3.4 of the liquid assets template guaranteed by the above counterparties, according to Article 416(1)(c)(iv)</p>
200-220	<p><b>1.6.2 total shares or units in CIUs with underlying assets specified in Article 416 (1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p> <p>Total shares or units in CIUs with underlying assets specified in Article 416(1) REGULATION (EU) NO 575/2013 shall be reported here, using the appropriate sub-category according to the LCR liquid assets template.</p>
200	<b>1.6.2.1 underlying assets in point (a) of article 416(1)</b>
210	<b>1.6.2.2 underlying assets in point (b) and (c) of article 416(1)</b>
220	<b>1.6.2.3 underlying assets in point (d) of article 416(1)</b>
230	<p><b>1.6.3 Assets issued by a credit institution which has been set up by a Member State central or regional government</b></p> <p>Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416 (2)(a)(iii) is met</p>
240-260	<p><b>1.6.4 non-financial corporate bonds</b></p> <p>Article 416(1)(b) or (d) REGULATION (EU) NO 575/2013</p> <p>Non-financial corporate bonds shall be reported according to their credit quality as per Article 122 REGULATION (EU) NO 575/2013, using the appropriate sub-category.</p>
240	<b>1.6.4.1 credit quality step 1</b>
250	<b>1.6.4.2 credit quality step 2</b>
260	<b>1.6.4.3 credit quality step 3</b>
270-290	<p><b>1.6.5 bonds issued by a credit institution eligible for the treatment set out in Article 129(4) or (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Bonds eligible for the treatment set out in article 129 (4) or (5) shall be reported according to their credit quality as per Article 129(4) or (5) REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
270	<b>1.6.5.1 credit quality step 1</b>
280	<b>1.6.5.2 credit quality step 2</b>
290	<b>1.6.5.3 credit quality step 3</b>
300-320	<p><b>1.6.6 asset backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Article 509 (3), (4) and (5)</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>

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Row	Legal references and instructions
300	1.6.6.1 <b>credit quality step 1</b>
310	1.6.6.2 <b>credit quality step 2</b>
320	1.6.6.3 <b>credit quality step 3</b>
330-350	<p>1.6.7 <b>Residential mortgage backed instruments of the instruments reported in lines 1.6.6</b></p> <p>Article 416(2)(a)(i)REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 and Article 123, 124, 125, 126 of REGULATION (EU) NO 575/2013, using the appropriate sub-category</p>
330	1.6.7.1 <b>credit quality step 1</b>
340	1.6.7.2 <b>credit quality step 2</b>
350	1.6.7.3 <b>credit quality step 3</b>
360-380	<p>1.6.8 <b>bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in line 1.9 of the liquid assets template</b></p> <p>Article 416(2)(a)(ii) REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 129(4) or 129(5) of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p>
360	1.6.8.1 <b>credit quality step 1</b>
370	1.6.8.2 <b>credit quality step 2</b>
380	1.6.8.3 <b>credit quality step 3</b>
390-410	<p>1.6.9 <b>Other transferable assets that are of extremely high liquidity and credit quality</b></p> <p>Article 416.1(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
390	1.6.9.1 <b>credit quality step 1</b>
400	1.6.9.2 <b>credit quality step 2</b>
410	1.6.9.3 <b>credit quality step 3</b>
420-440	<p>1.6.10 <b>Other transferable assets that are of high liquidity and credit quality</b></p> <p>Article 416.1(d) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 2, Title 2, Part III of REGULATION (EU) NO 575/2013 in the appropriate sub-category.</p> <p>Only items that are not specified in the rows above shall be reported here.</p>
420	1.6.10.1 <b>credit quality step 1</b>
430	1.6.10.2 <b>credit quality step 2</b>
440	1.6.10.3 <b>credit quality step 3</b>

## ▼B

Row	Legal references and instructions
450-460	<p><b>1.6.11 ASSETS MEETING THE REQUIREMENTS OF ARTICLE 416 (1) (b) AND (d) BUT DO NOT MEET THE REQUIREMENTS OF ARTICLE 417 (b) OR (c) REGULATION (EU) NO 575/2013</b></p> <p>Items shall only be reported in one of the below sub-categories, also in case both provisions are not met.</p>
450	<p><b>1.6.11.1 Assets not controlled by a liquidity management function</b></p> <p>Article 417(c) of REGULATION (EU) NO 575/2013</p>
460	<p><b>1.6.11.2 assets not legally and practically readily available at any time during the next 30 days to be liquidated via outright sale or via a simple repurchase agreements on an approved repurchase markets</b></p> <p>Article 417(b) of REGULATION (EU) NO 575/2013</p>
470-660	<p><b>1.6.12 Items subject to supplementary reporting of liquid assets</b></p> <p>Institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.</p> <p>These items shall be reported here in the appropriate sub-category.</p> <p>Only items that are not specified elsewhere in the template shall be reported here.</p>
470	<p><b>1.6.12.1 Cash</b></p> <p>Annex III Point 1 REGULATION (EU) NO 575/2013</p> <p>Total amount of cash including coins and banknotes/currency. Only cash shall be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.1.</p> <p>Note cash on deposit with other institutions shall not be reported here and shall instead be reported in the collateral category of template 1.3 'Inflows' if it qualifies as monies due over the next 30 days.</p>
480	<p><b>1.6.12.2 Central bank exposures, to the extent that these exposures can be drawn down in times of stress</b></p> <p>Annex III, Point 2 REGULATION (EU) NO 575/2013</p> <p>Total amount of exposures to central banks, to the extent that these exposures can be drawn down in times of stress. These exposures shall only be reported that does not satisfy at least one of the conditions set out in points (c), (d) and (e) of Article 416(3) and can thus not be reported under reporting item 1.3.</p>
490-530	<p><b>1.6.12.3 transferable securities with a 0 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p> <p>Securities with a 0 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 3 of Annex III. Of which:</p>
490	<p><b>1.6.12.3.1 representing claims on sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
500	<p><b>1.6.12.3.2 claims guaranteed by sovereigns</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
510	<p><b>1.6.12.3.3 representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
520	<p>1.6.12.3.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
530	<p>1.6.12.3.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 3 REGULATION (EU) NO 575/2013</p>
540	<p>1.6.12.4 <b>transferable securities other than those referred to in 3.3 representing claims on or claims guaranteed by sovereigns or central banks issued in domestic currencies by the sovereign or central bank in the currency and country in which the liquidity risk is being taken or issued in foreign currencies, to the extent that holding of such debt matches the liquidity needs of the bank's operations in that third country</b></p> <p>Annex III, Point 4 REGULATION (EU) NO 575/2013</p>
550-590	<p>1.6.12.5 <b>transferable securities with a 20 % risk weight and not an obligation of an institution or any of its affiliated entities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p> <p>Securities with a 20 % risk-weight representing claims on or guaranteed by the central government of a Member State or a third country as referred to in Point 5 of Annex III. Of which:</p>
550	<p>1.6.12.5.1 <b>representing claims on sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
560	<p>1.6.12.5.2 <b>claims guaranteed by sovereigns</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
570	<p>1.6.12.5.3 <b>representing claims on or guaranteed by central banks</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
580	<p>1.6.12.5.4 <b>representing claims on or claims guaranteed by non-central government public sector entities, regions with fiscal autonomy to raise and collect taxes and local authorities</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
590	<p>1.6.12.5.5 <b>representing claims on or claims guaranteed by Bank for International Settlements, the International Monetary Fund, the European Union, the European Financial Stability Facility, the European Stability Mechanism or multilateral development bank</b></p> <p>Annex III, Point 5 REGULATION (EU) NO 575/2013</p>
600	<p>1.6.12.6 <b>transferable securities other than those referred to in point 3.3 to 3.5.6 that qualify for a 20 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and fulfil any of the conditions specified in Point 6 of Annex III of REGULATION (EU) NO 575/2013</b></p> <p>Annex III, Point 6 REGULATION (EU) NO 575/2013</p>
610	<p>1.6.12.7 <b>transferable securities other than those referred to in 3.3 to 3.6 that qualify for a 50 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and do not represent a claim on an SSPE, an institution or any of its affiliated entities</b></p> <p>Annex III, Point 7 REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
620	<p>1.6.12.8 <b>transferable securities other than those referred to in 3.3 to 3.7 that are collateralised by assets that qualify for a 35 % or better risk weight under Chapter 2, Title II of Part Three or are internally rated as having an equivalent credit quality, and are fully and completely secured by mortgages on residential property in accordance with Article 125</b></p> <p>Annex III, Point 8 REGULATION (EU) NO 575/2013</p>
630	<p>1.6.12.9 <b>standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance</b></p> <p>Annex III, Point 9 REGULATION (EU) NO 575/2013</p> <p>Total amount of standby credit facilities granted by central banks within the scope of monetary policy to the extent that these facilities are not collateralized by liquid assets and excluding emergency liquidity assistance.</p>
640	<p>1.6.12.10 <b>Legal or statutory minimum deposits with the central credit institution and other statutory or contractually available liquid funding from the central credit institution or institutions that are members of the network referred to in Article 113(7), or eligible for the waiver provided in Article 10, to the extent that this funding is not collateralised by liquid assets, if the credit institution belongs to a network in accordance with legal or statutory provisions.</b></p> <p>Annex III, Point 10 REGULATION (EU) NO 575/2013</p>
650	<p>1.6.12.11 <b>exchange traded, centrally cleared common equity shares, that are a constituent of a major stock index, denominated in the domestic currency of the Member State and not issued by an institution or any of its affiliates</b></p> <p>Annex III, Point 11 REGULATION (EU) NO 575/2013</p>
660	<p>1.6.12.12 <b>gold listed on a recognised exchange, held on an allocated basis</b></p> <p>Annex III, Point 12 REGULATION (EU) NO 575/2013</p>
670-920	<p>1.6.13 <b>ASSETS WHICH DO NOT MEET THE REQUIREMENTS OF ARTICLE 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417 (b) and (c ) REGULATION (EU) NO 575/2013.</b></p> <p>These items shall be reported here in the appropriate sub-category of the liquid assets template.</p>
670-690	<p>1.6.13.1 <b>financial corporate bonds</b></p> <p>Article 416 (2) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
670	1.6.13.1.1 <b>credit quality step 1</b>
680	1.6.13.1.2 <b>credit quality step 2</b>
690	1.6.13.1.3 <b>credit quality step 3</b>
700-720	<p>1.6.13.2 <b>own issuances</b></p> <p>Article 416 (3)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
700	1.6.13.2.1 <b>credit quality step 1</b>
710	1.6.13.2.2 <b>credit quality step 2</b>
720	1.6.13.2.3 <b>credit quality step 3</b>

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Row	Legal references and instructions
730-750	<p>1.6.13.3 <b>unsecured credit institution issuances</b></p> <p>Article 416 of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Article 120(1) of REGULATION (EU) NO 575/2013</p>
730	1.6.13.3.1 <b>credit quality step 1</b>
740	1.6.13.3.2 <b>credit quality step 2</b>
750	1.6.13.3 <b>credit quality step 3</b>
760-780	<p>1.6.13.4 <b>asset backed securities not already reported in 1.6.6</b></p> <p>Article 416(4)(b) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013</p>
760	1.6.13.4.1 <b>credit quality step 1</b>
770	1.6.13.4.2 <b>credit quality step 2</b>
780	1.6.13.4.3 <b>credit quality step 3</b>
790-810	<p>1.6.13.5 <b>residential mortgage backed securities not already reported in 1.6.7</b></p> <p>Article 509(3) of REGULATION (EU) NO 575/2013</p> <p>Those items shall be reported according to their credit quality as per Chapter 5, Title 2 of Part III and Article 125 of REGULATION (EU) NO 575/2013</p>
790	1.6.13.5.1 <b>credit quality step 1</b>
800	1.6.13.5.2 <b>credit quality step 2</b>
810	1.6.13.5.3 <b>credit quality step 3</b>
820	<p>1.6.13.6 <b>equities listed on a recognised exchange and major index linked equity instruments, not self issued or issued by financial institutions</b></p> <p>Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013</p>
830	<p>1.6.13.7 <b>gold</b></p> <p>Articles 416(4)(a) and 509(3)(c) of REGULATION (EU) NO 575/2013</p>
840	<p>1.6.13.8 <b>guaranteed bonds not already reported above</b></p> <p>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
850	<p>1.6.13.9 <b>covered bonds not already reported above</b></p> <p>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
860	<p>1.6.13.10 <b>corporate bonds not already reported above</b></p> <p>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
870	<p>1.6.13.11 <b>funds based on the assets reported in 1.6.13.6– 1.6.13.10</b></p> <p>Article 509(3)(c) of REGULATION (EU) NO 575/2013</p>
880-900	<p>1.6.13.12 <b>other categories of central bank eligible securities or loans</b></p> <p>Article 509(3)(b) of REGULATION (EU) NO 575/2013</p>

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Row	Legal references and instructions
880	1.6.13.12.1 <b>local government bonds</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
890	1.6.13.12.2 <b>commercial paper</b> Article 509(3)(b) of REGULATION (EU) NO 575/2013
900	1.6.13.12.3 <b>credit claims</b> Article 416(4)(c) of REGULATION (EU) NO 575/2013
910-930	1.6.13.13 <b>Shar'iah-compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416, for the use of Shar'iah compliant banks</b> Article 509(2)(i) of REGULATION (EU) NO 575/2013
910	1.6.13.13.1 <b>credit quality step 1</b>
920	1.6.13.13.2 <b>credit quality step 2</b>
930	1.6.13.13.3 <b>credit quality step 3</b>
940-960	1.7 <b>undrawn credit and liquidity facilities and other commitments received from intra-group entities in accordance with article 425(4)</b> Article 425(4) of REGULATION (EU) NO 575/2013 Total amount of undrawn credit and liquidity facilities and other commitments received from intra-group entities for which the competent authority has granted a higher inflow on a case-by-case basis, shall be reported in the following subcategories as follows:
940	1.7.1 <b>where all the conditions of Article 425(4) (a), (b) and (c) are met</b> Article 425(4)(a),(b) and (c) REGULATION (EU) NO 575/2013 Total amount of monies due for which the competent authority has granted the permission to apply a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b) and (c) are met.
950	1.7.2 <b>where point (d) of Article 425(4) has been waived by the competent authorities and all the conditions of Article 425(4) (a), (b) and (c) are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8, undrawn credit and liquidity facilities and other commitments received from intra-group entity in accordance with article 425(5)</b> Article 425(4) (a), (b), (c) and (d) of REGULATION (EU) NO 575/2013 Total amount of monies due for which the competent authority has granted the permission to apply, a higher inflow on a case by case basis and where all the conditions of Article 425(4) (a), (b), (c) and are met for the purposes of applying the intra-group treatment of Article 20(1)(b) in relation to institutions that are not subject to the waiver of Article 8 and where the condition of Article 425(4)(d) has been waived.
960	1.7.3 <b>net receivables expected from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416)</b> Article 425(3) of REGULATION (EU) NO 575/2013 The net amount of receivables expected over the 30 day horizon from the contracts listed in Annex II. Amounts shall: — be net across all counterparties — be net of collateral to be received that qualifies as liquid assets under Art 416

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Row	Legal references and instructions
	<p>— not be the marked-to-market value, since the marked-to market value also includes estimates for contingent inflows and outflows and may include cash flows that occur beyond the 30-day horizon</p> <p>Note net amount <b>payable</b> shall be reported in 1.2 ‘Outflows’ item 1.2.7 (net amount payable from the contracts listed in Annex II (net of collateral to be received that qualifies as liquid assets under Article 416).</p>
970	<p><b>1.8 payments due on liquid assets not reflected in the market value of the asset</b></p> <p>Article 425(7) of REGULATION (EU) NO 575/2013</p> <p>The total amount of any payment due on assets that qualify as liquid assets according to Article 416, not reflected in the market value of that asset.</p>
980	<p><b>1.9 other inflows</b></p> <p>Total amount of all other inflows due not reported in items 1.1 to 1.8</p>
990	<p><b>2. Total inflows excluded due to cap</b></p> <p>Total monies due which are excluded due to an inflow cap which is set at 75 % of liquidity outflows in accordance with Article 425(1) of REGULATION (EU) NO 575/2013. This will require to be checked by reference to total outflows as calculated from the outflows template.</p>
1000-1030	<b>3 inflows exempted from the cap</b>
1000	<p><b>3.1 monies due from borrowers and bond investors related to mortgage lending</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p> <p>Mortgage lending funded by bonds eligible for the treatment set out in Article 129(4), (5) or (6) as in defined in Article 52(4) of Directive 2009/65/EC</p>
1010	<p><b>3.2 inflows from promotional loans that the institution has passed through</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>
1020	<p><b>3.3 Inflows qualifying for the treatment set out in Article 113(6) or (7)</b></p> <p>Total amount of inflows which are deposits placed with other institutions which qualify for the treatments set out in Article 113(6) and Article 113(7), and are therefore exempt from the cap on inflows.</p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>
1030	<p><b>3.4 Inflows from intra-group entity approved by the competent authority</b></p> <p>Article 425(1) of REGULATION (EU) NO 575/2013</p>

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

## General remarks

- This is a summary template which contains information that will allow EBA to assess whether secured lending and collateral swap transactions have been properly unwound, where liquid assets referred to in points (a), (b) and (c) of Article 416(1) have been obtained against collateral that does not qualify under points (a), (b) and (c) of Article 416(1).

## (a) Collateral swaps sub template

- Instructions concerning specific rows



Row	Legal references and instructions
<b>1. Collateral Swaps</b>  Article 415(1) paragraph 2 of REGULATION (EU) NO 575/2013.  Institutions shall report any collateral swap where liquid assets referred to in points (a), (b) or (c) of Article 416 have been obtained against collateral that does not qualify under points (a), (b) and(c) of Article 416(1).  Assets that do not qualify under points (a), (b) and(c) of Article 416(1) of REGULATION (EU) NO 575/2013 are referred to as ‘other assets’ in this template.  Collateral swaps maturing in less than or equal to 30 days shall be reported in columns 010 and 020. In column 010 the notional amount shall be reported. In column 020 the market value shall be reported.  Collateral swaps maturing in greater than 30 days shall be reported in columns 030 and 040. In column 030 the notional amount shall be reported. In column 040 the market value shall be reported.	
010-060	<b>1.0 Assets</b>
010	<b>1.1 cash and exposures to central banks</b>  Article 416(1)(a) REGULATION (EU) NO 575/2013
020	<b>1.2 other transferable assets according to Article 416(1)(b)</b>  Article 416(1)(b) REGULATION (EU) NO 575/2013
030-060	<b>1.3 other transferable assets representing claims on or guaranteed by</b>  Article 416(1)(c) of REGULATION (EU) NO 575/2013  The following subcategories shall be reported:
030	<b>1.3.1 transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets</b>  Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013
040	<b>1.3.2 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b>  Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013
050	<b>1.3.3 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks</b>  Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013
060	<b>1.3.4 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b>  Article 416(1)(c)(iv) of REGULATION (EU) NO 575/2013

**▼B****REPORTING ON LIQUIDITY (PART 5 of 5: STABLE FUNDING)**

1. Items providing stable funding
  - 1.1. General remarks
    1. This is a summary template which contains information about items providing stable funding. Items which do not need to be completed by institutions are coloured grey.
    2. All own funds and liabilities reported on an institution's balance sheet shall be reported here. The total amount of these two categories shall therefore reflect the size of the institutions' total assets.
    3. In accordance with Article 427(2) REGULATION (EU) NO 575/2013, liabilities shall be reported in five buckets as follows:
      - (a) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column F of the relevant category. All sight deposits shall be reported here.
      - (b) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column G of the relevant category.
      - (c) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column H of the relevant category.
      - (d) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column I of the relevant category.
      - (e) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column J of the relevant category.
    4. Institutions shall assume that investors redeem a call option at the earliest possible date. For funding with options exercisable at the institution's discretion, reputational factors that may limit the institution's ability to exercise the option shall be taken into account. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, institutions shall assume such behaviour.
    5. For retail deposits reported in section 1.2, the same assumptions with regard to maturity for the Liquidity Coverage template shall be used in the Available Stable Funding template.
  - 1.2. Items providing stable funding
    - 1.2.1. Instructions concerning specific rows



Row	Legal references and instructions
010-250	<p><b>1 ITEMS PROVIDING STABLE FUNDING</b></p> <p>Article 427 of REGULATION (EU) NO 575/2013</p> <p>Total amount of own funds shall be reported in column J of the following subcategories as follows:</p> <p>[Note: except item 1.1.3, instruments which would otherwise qualify as ‘own funds’ but no longer meet the definition, such as instruments which no longer qualify due to their maturity, shall instead be reported in the applicable subcategory of section 1.2 ‘Liabilities excluding own funds’]</p>
010-030	<p><b>1.1 Own funds</b></p> <p>Article 427(1)(a) of REGULATION (EU) NO 575/2013</p> <p>The subcomponents of own funds, after deductions have been applied, consisting of the sum of Tier 1 capital and Tier 2 capital as specified in Articles 25 and 71 of REGULATION (EU) NO 575/2013, and related elements</p>
010	<p><b>1.1.1 Tier 1 capital instruments</b></p> <p>Article 427(1)(a)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 1 capital as specified in Article 25 of REGULATION (EU) NO 575/2013.</p>
020	<p><b>1.1.2 Tier 2 capital</b></p> <p>Article 427(1)(a)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of Tier 2 capital as specified in Article 71 of REGULATION (EU) NO 575/2013.</p>
030	<p><b>1.1.3 Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater</b></p> <p>Article 427(1)(a)(iii) of REGULATION (EU) NO 575/2013</p> <p>Other preferred shares and capital instruments in excess of Tier 2 allowable amount having an effective maturity of one year or greater.</p>
040-260	<p><b>1.2 Liabilities excluding own funds</b></p> <p>Article 427(1)(b) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities excluding own funds shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040-060	<p><b>1.2.1 Retail deposits</b></p> <p>Article 427(1)(b)(i-ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits shall be reported in columns 010 to 050 according to the closer of their maturity date and the earliest date at which they can contractually be called, in the relevant subcategory as follows:</p>
040	<p><b>1.2.1.1 as defined in Article 421(1)</b></p> <p>Article 427(1)(b)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(1) REGULATION (EU) NO 575/2013 as reported in item 1.1.1 of the liquidity coverage template ‘outflows’, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 ‘Outflows’.</p>
050	<p><b>1.2.1.2 as defined in Article 421(2)</b></p> <p>Article 427(1)(b)(ii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of retail deposits in accordance with Article 421(2) REGULATION (EU) NO 575/2013, as reported in items 1.1.2-1.1.3 of the liquidity coverage template ‘outflows’, for those deposits with a maturity of less than 30 days, of Liquidity Coverage template 1.2 ‘Outflows’.</p>

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Row	Legal references and instructions
060	<p><b>1.2.1.3 subject to higher outflows than specified in Article 421(1) or 421(2)</b></p> <p>Total amount of retail deposits subject to higher outflows than specified in Articles 421(1) and 421 (2), as reported in item 1.1.4 of the liquidity coverage template ‘outflows’.</p>
070-130	<p><b>1.2.2 liabilities from customers that are not financial customers</b></p> <p>Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013, 427(1)(b)(iii)</p> <p>Total amount of liabilities from customers that are not financial customers.</p>
070-090	<p><b>1.2.2.1 liabilities from secured lending and capital market driven transactions</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from secured lending and capital market driven transactions s defined in Article 192, from customers that are not financial customers</p>
070	<p><b>1.2.2.1.1 collateralised by extremely high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by assets of extremely high liquidity and credit quality as reported in 1.1 Assets section 1 as ‘Extremely high liquidity and credit quality assets’.</p>
080	<p><b>1.2.2.1.2 collateralised by high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by assets of high liquidity and credit quality as reported in 1.1 Assets section 1 as ‘High liquidity and credit quality assets’.</p>
090	<p><b>1.2.2.1.3 collateralised by any other assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
100	<p><b>1.2.2.2 liabilities from unsecured lending</b></p> <p>Article 427(1)(b)(vii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from unsecured lending from customers that are not financial customers.</p>
110-130	<p><b>1.2.2.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b></p> <p>Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013</p> <p>The total amount of liabilities that qualify for the treatment in Article 422 (3) and (4).</p>
110	<p><b>1.2.2.3.1 liabilities reported in 1.2.2.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>

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Row	Legal references and instructions
120	<p><b>1.2.2.3.2 liabilities reported in 1.2.2.3 which fall under point (b) of Article 422(3)</b></p> <p>Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
130	<p><b>1.2.2.3.3 liabilities reported in 1.2.2.3 which fall under point (d) of Article 422(3)</b></p> <p>Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>
140-200	<p><b>1.2.3 liabilities from customers that are financial customers</b></p> <p>Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from customers that are financial customers</p>
140-160	<p><b>1.2.3.1 liabilities from secured lending and capital market driven transactions</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from secured lending and capital market driven transactions as defined in Article 192, from customers that are financial customers</p>
140	<p><b>1.2.3.1.1 collateralised by extremely high liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by extremely high liquidity and credit quality assets as reported in 1.1 Assets section 1 as ‘Extremely high liquidity and credit quality assets’.</p>
150	<p><b>1.2.3.1.2 collateralised by highly liquidity and credit quality assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by high liquidity and credit quality assets as reported in 1.1 Assets section 1 as ‘High liquidity and credit quality assets’.</p>
160	<p><b>1.2.3.1.3 collateralised by any other assets</b></p> <p>Article 427(1)(b)(ix) of REGULATION (EU) NO 575/2013</p> <p>Total amount collateralised by other assets not reported in 1.2.2.1.1 or 1.2.2.1.2.</p>
170	<p><b>1.2.3.2 liabilities from unsecured lending</b></p> <p>Article 427(1)(b)(viii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities from unsecured lending to customers that are financial customers.</p>
180-200	<p><b>1.2.3.3 liabilities that qualify for the treatment in Article 422(3) and (4)</b></p> <p>Article 427(1)(b)(iii) of REGULATION (EU) NO 575/2013</p> <p>The total amount of liabilities that qualify for the treatment in Article 422(3) and (4).</p>
180	<p><b>1.2.3.3.1 liabilities reported in 1.2.3.3 which are covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country</b></p> <p>Article 427(1)(b)(iv) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.3.3, the total amount which is covered by a Deposit Guarantee Scheme according to Directive 94/19/EC or an equivalent deposit guarantee scheme in a third country deposit guarantee scheme.</p>

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Row	Legal references and instructions
190	<p><b>1.2.3.3.2 liabilities reported in 1.2.3.3 which fall under point (b) of Article 422(3)</b></p> <p>Article 427(1)(b)(v) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.3.3, the total amount of deposits that fall under point (b) of Article 422(3).</p>
200	<p><b>1.2.3.3.3 liabilities reported in 1.2.3.3 which fall under point (d) of Article 422(3)</b></p> <p>Article 427(1)(b)(vi) of REGULATION (EU) NO 575/2013</p> <p>Of the liabilities reported in 1.2.2.2.1, the total amount of deposits that fall under point (d) of Article 422(3).</p>
210	<p><b>1.2.4 liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)</b></p> <p>Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment in Article 129 (covered bonds).</p>
220	<p><b>1.2.5 liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC</b></p> <p>Article 427(1)(b)(x) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued qualifying for the treatment defined in Article 52(4) of Directive 2009/65/EC (covered bonds).</p>
230	<p><b>1.2.6 other liabilities resulting from securities issued</b></p> <p>Article 427(1)(b)(xi) of REGULATION (EU) NO 575/2013</p> <p>Total amount of liabilities resulting from securities issued, other than those reported in 1.1.</p>
240	<p><b>1.2.7 liabilities from derivatives payables contracts</b></p> <p>Total amount of liabilities from derivatives payables contracts.</p>
250	<p><b>1.2.8 any other liabilities</b></p> <p>Article 427(1)(b)(xii) of REGULATION (EU) NO 575/2013</p> <p>Total amount of any other liabilities.</p>

## 2. Items requiring stable funding

## 2.1. General remarks

1. This is a summary template which contains information about items requiring stable funding. Items which do not need to be completed by institutions are coloured grey.
2. All assets reported on an institutions balance sheet shall be reported here. The total amount reported shall therefore reflect the size of total own funds and liabilities together.
3. Treatment of maturity:
  - (i) In accordance with Article 428(2) of the REGULATION (EU) NO 575/2013, items shall be presented in five buckets as follows:
    - (a) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column 010, 060 or 110 depending on the relevant category.

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- (b) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column 020, 070, or 120 depending on the relevant category.
  - (c) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column 030, 080, or 130 depending on the relevant category.
  - (d) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column 040, 090, or 140 depending on the relevant category.
  - (e) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column 050, 100, or 150 depending on the relevant category.
  - (ii) For options exercisable at the institution's discretion, institutions shall take into account reputational factors that may limit the ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the institution shall assume such behaviour for the purpose of reporting assets in this template.
  - (iii) Assets shall be reported according to their residual contract maturity and not behavioural assumptions.
4. In accordance with Article 510 of the REGULATION (EU) NO 575/2013, for the purpose of monitoring Stable Funding, for each category of assets reported in the required stable funding template, institutions shall provide a separate break down of the assets encumbrance as follows:
- (i) The amount of assets reported which are unencumbered shall be reported in the first sub-category.
  - (ii) The amount of assets which are encumbered shall be reported in the relevant sub-line depending on the period of encumbrance, as follows:
    - i. for a period within three months
    - ii. for a period between three and 6 months
    - iii. for a period between 6 and 9 months
    - iv. for a period between 9 and 12 months
    - v. for a period greater than 12 months
5. Treatment of assets received or lent in secured lending and capital market driven transactions in accordance with Article 192 of REGULATION (EU) NO 575/2013:
- (i) Institutions shall exclude assets which they have borrowed in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as reverse repurchase transactions and collateral swaps) of which they do not have beneficial ownership.

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(ii) Institutions shall report those assets they have lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as repurchase transactions or collateral swaps) of which they retain beneficial ownership.

(iii) Where an institution has encumbered securities in repurchase transactions lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 but retained beneficial ownership and they remain on their balance sheet, they shall allocate such securities to the appropriate RSF category.

6. Treatment of derivatives payables and receivables:

(i) An institution will usually have both net derivatives liabilities (i.e. payables) and net derivative assets (i.e. receivables) on its balance sheet. Institutions shall calculate these according to regulatory netting rules, not accounting rules, and report the amounts in both template 1.1. 'Required funding' and template 1.2 'Stable funding' accordingly.

2.2. Items requiring stable funding

2.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010-1320	<p><b>1 ITEMS REQUIRING STABLE FUNDING</b></p> <p>Total assets shall be reported as follows:</p> <ol style="list-style-type: none"> <li>1. In columns P-T for assets which are not reported as liquid assets for the purpose of the liquidity coverage template.</li> <li>2. In columns F-J for assets which are considered extremely high liquidity and credit quality for the purpose of the liquidity coverage template columns</li> <li>3. In columns K-O for assets which are considered high liquidity and credit quality for the purpose of the liquidity coverage template.</li> </ol> <p>Assets shall be reported according to the closer of their maturity date and the earliest date at which they can contractually be called.</p>
010-470	<p><b>1.1 Assets that would qualify as liquid in accordance with Article 416</b></p> <p>Article 428(1)(a) of REGULATION (EU) NO 575/2013</p> <p>Total assets referred to in Article 416 shall be reported within the relevant sub-line(s) and column(s)</p>
010	<p><b>1.1.1 Cash</b></p> <p>Articles 416(1)(a)</p> <p>Total amount of cash including coins and banknotes/currency.</p>
020	<p><b>1.1.2 Exposures to central banks</b></p> <p>Articles 416(1)(a)</p> <p>Total amount of deposits held with central banks.</p>
030	<p><b>1.1.2.1 Of which: exposures that can be withdrawn in times of stress</b></p> <p>Article 416(1)(a)</p> <p>Total amount of deposits held with central banks to the extent that these deposits can be withdrawn in times of stress.</p>

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Row	Legal references and instructions
040-050	<p><b>1.1.3 transferable assets representing claims on or guaranteed by the central government of a Member state or a third country if the institution incurs a liquidity risk in that Member state or third country that it covers by holding those liquidity assets</b></p> <p>Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p> <p>Total amount of transferable assets referred to in Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013</p>
040	1.1.3.1 <b>representing claims</b>
050	1.1.3.2 <b>guaranteed by</b>
060-070	<p><b>1.1.4 transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity</b></p> <p>Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013</p>
060	1.1.4.1 <b>representing claims</b>
070	1.1.4.2 <b>guaranteed by</b>
080-150	<p><b>1.1.5 transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Commission and multilateral development banks</b></p> <p>Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013</p>
080	1.1.5.1 (a) <b>representing claims</b>
090	1.1.5.2 (a) <b>guaranteed by</b>
100	1.1.5.1 (b) <b>amount unencumbered</b>
110	1.1.5.2 (b) <b>encumbered for a period within three months</b>
120	1.1.5.3 (b) <b>encumbered for a period between three months and six months</b>
130	1.1.5.4 (b) <b>encumbered for a period between six and nine months</b>
140	1.1.5.5 (b) <b>encumbered for a period between nine and twelve months</b>
150	1.1.5.6 (b) <b>encumbered for a period greater than twelve months</b>
152-153	<p><b>1.1.6 transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism</b></p> <p>Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013</p>
152	1.1.6.1 <b>representing claims</b>
153	1.1.6.2 <b>guaranteed by</b>
160-230	<p><b>1.1.7 total shares or units in CIUs with underlying assets specified in Article 416(1)</b></p> <p>Article 416(6) of REGULATION (EU) NO 575/2013</p> <p>Total market value of shares or units in CIU's as referred to in Article 416(6) of REGULATION (EU) NO 575/2013</p>
160	1.1.7.1 (a) <b>underlying assets in point (a) of Article 416(1)</b>

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Row	Legal references and instructions
170	1.1.7.2 (a) <b>underlying assets in point (b) and (c) of Article 416(1)</b>
175	1.1.7.3 (a) <b>underlying assets in point (d) of Article 416(1)</b>
180	1.1.7.1 (b) <b>amount unencumbered</b>
190	1.1.7.2 (b) <b>amount encumbered for a period within three months</b>
200	1.1.7.3 (b) <b>amount encumbered for a period between three and 6 months</b>
210	1.1.7.4 (b) <b>amount encumbered for a period between 6 and 9 months</b>
220	1.1.7.5 (b) <b>amount encumbered for a period between 9 and 12 months</b>
230	1.1.7.6 (b) <b>amount encumbered for a period greater than 12 months</b>
232-233	1.1.8 <b>deposits with the central credit institution and other statutory or contractually available liquid funding from a central credit institution or institutions that are members of a network referred to in Article 113(7) or eligible for the waiver provided in Article 10 REGULATION (EU) NO 575/2013, to the extent that this funding is not collateralized by liquid assets</b>
232	1.1.8.1 <b>deposits</b>
233	1.1.8.2 <b>contractually available funding</b>
234	1.1.9 <b>Assets issued by a credit institution which has been set up by a Member State central or regional government where at least one of the conditions in Article 416(2)(a)(iii) is met</b>
240-290	1.1.10 <b>Other transferable assets not specified elsewhere</b>
240	1.1.10.1 <b>amount unencumbered</b>
250	1.1.10.2 <b>amount encumbered for a period within three months</b>
260	1.1.10.3 <b>amount encumbered for a period between three and 6 months</b>
270	1.1.10.4 <b>amount encumbered for a period between 6 and 9 months</b>
280	1.1.10.5 <b>amount encumbered for a period between 9 and 12 months</b>
290	1.1.10.6 <b>amount encumbered for a period greater than 12 months</b>
300-350	1.1.11 <b>Non financial corporate bonds</b> Article 416(1)(b) or (d) of REGULATION (EU) NO 575/2013
300	1.1.11.1 <b>amount unencumbered</b>
310	1.1.11.2 <b>amount encumbered for a period within three months</b>
320	1.1.11.3 <b>amount encumbered for a period between three and 6 months</b>
330	1.1.11.4 <b>amount encumbered for a period between 6 and 9 months</b>
340	1.1.11.5 <b>amount encumbered for a period between 9 and 12 months</b>
350	1.1.11.6 <b>amount encumbered for a period greater than 12 months</b>

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Row	Legal references and instructions
351	1.1.12 non residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013
352	1.1.12.1 amount unencumbered
353	1.1.12.2 amount encumbered for a period within three months
354	1.1.12.3 amount encumbered for a period between three and 6 months
355	1.1.12.4 amount encumbered for a period between 6 and 9 months
356	1.1.12.5 amount encumbered for a period between 9 and 12 months
357	1.1.12.6 amount encumbered for a period greater than 12 months
358	1.1.13 residential mortgage backed instruments issued by a credit institution if demonstrated to be of the highest credit quality as established by EBA pursuant to the criteria in Art. 509 (3),(4) and (5) REGULATION (EU) NO 575/2013
359	1.1.13.1 amount unencumbered
360	1.1.13.2 amount encumbered for a period within three months
361	1.1.13.3 amount encumbered for a period between three and 6 months
362	1.1.13.4 amount encumbered for a period between 6 and 9 months
363	1.1.13.5 amount encumbered for a period between 9 and 12 months
364	1.1.13.6 amount encumbered for a period greater than 12 months
365	1.1.14 bonds eligible for the treatment set out in Art. 129(4) or (5), which meet the criteria in Art. 416(2)(a) REGULATION (EU) NO 575/2013
366	1.1.14.1 amount unencumbered
370	1.1.14.2 amount encumbered for a period within three months
380	1.1.14.3 amount encumbered for a period between three and 6 months
390	1.1.14.4 amount encumbered for a period between 6 and 9 months
400	1.1.14.5 amount encumbered for a period between 9 and 12 months
410	1.1.14.6 amount encumbered for a period greater than 12 months
420-470	1.1.15 bonds as defined in Article 52(4) of Directive 2009/65/EC other than those referred to in 1.1.9
420	1.1.15.1 amount unencumbered
430	1.1.15.2 amount encumbered for a period within three months
440	1.1.15.3 amount encumbered for a period between three and 6 months
450	1.1.15.4 amount encumbered for a period between 6 and 9 months
460	1.1.15.5 amount encumbered for a period between 9 and 12 months

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Row	Legal references and instructions
470	1.1.15.6 <b>amount encumbered for a period greater than 12 months</b>
480-530	1.2 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 1 under Article 122</b> Article 428(1)(b) (i) of REGULATION (EU) NO 575/2013 Total securities and money market instruments not already reported in item 1.1 Total market value of bonds as defined in Article 428(1)(b)(i) of REGULATION (EU) NO 575/2013
480	1.2.1 <b>amount unencumbered</b>
490	1.2.2 <b>amount encumbered for a period within three months</b>
500	1.2.3 <b>amount encumbered for a period between three and 6 months</b>
510	1.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
520	1.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
530	1.2.6 <b>amount encumbered for a period greater than 12 months</b>
540-590	1.3 <b>securities and money market instruments not reported in item 1.1, qualifying for credit step 2 under Article 122</b> Total market value of bonds as defined in Article 428(1)(b)(ii) of REGULATION (EU) NO 575/2013
540	1.3.1 <b>amount unencumbered</b>
550	1.3.2 <b>amount encumbered for a period within three months</b>
560	1.3.3 <b>amount encumbered for a period between three and 6 months</b>
570	1.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
580	1.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
580	1.3.6 <b>amount encumbered for a period greater than 12 months</b>
600-650	1.4 <b>Other securities and money market instruments not reported elsewhere</b> Total market value of bonds as defined in Article 428(1)(b)(iii) of REGULATION (EU) NO 575/2013
600	<b>amount unencumbered</b>
610	<b>amount encumbered for a period within three months</b>
620	<b>amount encumbered for a period between three and 6 months</b>
630	<b>amount encumbered for a period between 6 and 9 months</b>
640	<b>amount encumbered for a period between 9 and 12 months</b>
650	<b>amount encumbered for a period greater than 12 months</b>

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Row	Legal references and instructions
660-710	<b>1.5 equity securities of non-financial entities listed on a major index in a recognised exchange</b> Article 428(1)(c) of REGULATION (EU) NO 575/2013 Total equity securities of non-financial entities listed on a major index in a recognised exchange
660	1.5.1 <b>amount unencumbered</b>
670	1.5.2 <b>amount encumbered for a period within three months</b>
680	1.5.2 <b>amount encumbered for a period between three and 6 months</b>
690	1.5.3 <b>amount encumbered for a period between 6 and 9 months</b>
700	1.5. 3 <b>amount encumbered for a period between 9 and 12 months</b>
710	1.5.4 <b>amount encumbered for a period greater than 12 months</b>
720-770	<b>1.6 other equity securities</b> Article 428(1)(d) of REGULATION (EU) NO 575/2013 Total equity securities not reported in 1.3
720	1.6.1 <b>amount unencumbered</b>
730	1.6.2 <b>amount encumbered for a period within three months</b>
740	1.6.3 <b>amount encumbered for a period between three and 6 months</b>
750	1.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
760	1.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
770	1.6.6 <b>amount encumbered for a period greater than 12 months</b>
780-830	<b>1.7 gold</b> Article 428(1)(e) of REGULATION (EU) NO 575/2013
780	1.7.1 <b>amount unencumbered</b>
790	1.7.2 <b>amount encumbered for a period within three months</b>
800	1.7.3 <b>amount encumbered for a period between three and 6 months</b>
810	1.7.4 <b>amount encumbered for a period between 6 and 9 months</b>
820	1.7.5 <b>amount encumbered for a period between 9 and 12 months</b>
830	1.7.6 <b>amount encumbered for a period greater than 12 months</b>
840-890	<b>1.8 other precious metals</b> Article 428(1)(f) of REGULATION (EU) NO 575/2013 Total holdings of precious metals other than gold [Note: examples include silver or platinum. Gold shall be reported in item 1.5 instead.]
840	1.8.1 <b>amount unencumbered</b>
850	1.8.2 <b>amount encumbered for a period within three months</b>
860	1.8.3 <b>amount encumbered for a period between three and 6 months</b>

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Row	Legal references and instructions
870	1.8.4 <b>amount encumbered for a period between 6 and 9 months</b>
880	1.8.5 <b>amount encumbered for a period between 9 and 12 months</b>
890	1.8.6 <b>amount encumbered for a period greater than 12 months</b>
900-1250	<b>1.9 non-renewable loans and receivables</b> Article 428(1)(g) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables as referred to in Article 428(1)(g) of REGULATION (EU) NO 575/2013 shall be reported within the relevant sub-line(s) and column(s)
900-950	<b>1.9.1 The borrowers of which are natural persons other than commercial sole proprietors and partnerships</b> Article 428(1)(g)(i) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables where the borrowers of which are natural persons and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.
900	1.9.1.1 <b>amount unencumbered</b>
910	1.9.1.2 <b>amount encumbered for a period within three months</b>
920	1.9.1.3 <b>amount encumbered for a period between three and 6 months</b>
930	1.9.1.4 <b>amount encumbered for a period between 6 and 9 months</b>
940	1.9.1.5 <b>amount encumbered for a period between 9 and 12 months</b>
960	1.9.1.6 <b>amount encumbered for a period greater than 12 months</b>
960-1010	<b>1.9.2 the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.</b> Article 428(1)(g)(ii) of REGULATION (EU) NO 575/2013 Total non-renewable loans and receivables where the borrowers of which are small and medium-sized enterprises that qualify for the retail exposure class under the Standardised or IRB approaches for credit risk or to a company which is eligible for the treatment mentioned in Article 153(4) and where the aggregate deposit placed by that client or group of connected clients is less than EUR 1 million.
960	1.9.2.1 <b>amount unencumbered</b>
970	1.9.2.2 <b>amount encumbered for a period within three months</b>
980	1.9.2.3 <b>amount encumbered for a period between three and 6 months</b>
990	1.9.2.4 <b>amount encumbered for a period between 6 and 9 months</b>
1000	1.9.2.5 <b>amount encumbered for a period between 9 and 12 months</b>
1010	1.9.2.6 <b>amount encumbered for a period greater than 12 months</b>

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Row	Legal references and instructions
1020-1070	<p><b>1.9.3 the borrowers of which are sovereigns, central banks and public sector entities (PSEs)</b></p> <p>Article 428(1)(g)(iii) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are sovereigns, central banks and public sector entities (PSEs)</p>
1020	1.9.3.1 <b>amount unencumbered</b>
1030	1.9.3.2 <b>amount encumbered for a period within three months</b>
1040	1.9.3.3 <b>amount encumbered for a period between three and 6 months</b>
1050	1.9.3.4 <b>amount encumbered for a period between 6 and 9 months</b>
1060	1.9.3.5 <b>amount encumbered for a period between 9 and 12 months</b>
1070	1.9.3.6 <b>amount encumbered for a period greater than 12 months</b>
1080-1130	<p><b>1.9.4 the borrowers of which are not reported in item 1.9.1, 1.9.2 or 1.9.3, excluding financial customers</b></p> <p>Article 428(1)(g)(iv) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are not referred to in item 1.7.1, 1.7.2 or 1.7.3 and excluding financial customers.</p>
1080	1.9.4.1 <b>amount unencumbered</b>
1090	1.9.4.2 <b>amount encumbered for a period within three months</b>
1100	1.9.4.3 <b>amount encumbered for a period between three and 6 months</b>
1110	1.9.4.4 <b>amount encumbered for a period between 6 and 9 months</b>
1120	1.9.4.5 <b>amount encumbered for a period between 9 and 12 months</b>
1130	1.9.4.6 <b>amount encumbered for a period greater than 12 months</b>
1140-1190	<p><b>1.9.5 the borrowers of which are credit institutions</b></p> <p>Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are credit institutions.</p>
1140	1.9.5.1 <b>amount unencumbered</b>
1150	1.9.5.2 <b>amount encumbered for a period within three months</b>
1160	1.9.5.3 <b>amount encumbered for a period between three and 6 months</b>
1170	1.9.5.4 <b>amount encumbered for a period between 6 and 9 months</b>
1180	1.9.5.5 <b>amount encumbered for a period between 9 and 12 months</b>
1190	1.9.5.6 <b>amount encumbered for a period greater than 12 months</b>
1200-1250	<p><b>1.9.6 the borrowers of which are financial customers (not referred to in 1.9.1, 1.9.2 or 1.9.3) other than credit institutions</b></p> <p>Article 428(1)(g)(v) of REGULATION (EU) NO 575/2013</p> <p>Total non-renewable loans and receivables where the borrowers are financial customers.</p>

**▼B**

Row	Legal references and instructions
1200	1.9.6.1 <b>amount unencumbered</b>
1210	1.9.6.2 <b>amount encumbered for a period within three months</b>
1220	1.9.6.3 <b>amount encumbered for a period between three and 6 months</b>
1230	1.9.6.4 <b>amount encumbered for a period between 6 and 9 months</b>
1240	1.9.6.5 <b>amount encumbered for a period between 9 and 12 months</b>
1250	1.9.6.6 <b>amount encumbered for a period greater than 12 months</b>
1260-1280	1.10 <b>Non-renewable loans and receivables reported in 1.7 that are considered real estate</b> Article 428(1) (h) REGULATION (EU) NO 575/2013
1260	1.10.1 <b>Collateralised by commercial real estate</b> Article 428(1)(h)(i) REGULATION (EU) NO 575/2013
1270	1.10.2 <b>Collateralised by residential real estate</b> Article 428(1)(h)(ii) REGULATION (EU) NO 575/2013
1280	1.10.3 <b>Match funded (pass-through) via bond eligible for treatment set out in Article 129(4) or (5), or as defined in Article 52(4) of Directive 2009/65/EC</b> Article 428(1)(h)(iii) REGULATION (EU) NO 575/2013
1290	1.11 <b>derivatives receivables</b> Article 428(1)(i) of REGULATION (EU) NO 575/2013 Total net derivatives receivables
1300	1.12 <b>any other assets</b> Article 428(1)(j) of REGULATION (EU) NO 575/2013 Any other assets, not already reported in 1.1.1-1.8 above Note: assets deducted from own funds shall be reported in item 1.10.
1310	1.13 <b>assets deducted from own funds not requiring stable funding</b> Article 428(1) of REGULATION (EU) NO 575/2013 All assets, deducted from own funds for the purpose of complying with REGULATION (EU) NO 575/2013 capital rules
1320	1.14 <b>Undrawn committed Credit facilities</b> Article 428(1)(k) of REGULATION (EU) NO 575/2013 Credit facilities as referred to in Article 428(1)(k) of REGULATION (EU) NO 575/2013

**▼ M9***ANNEX XIV***Single Data Point Model**

All data items set out in the Annexes to this Regulation shall be transformed into a single data point model which is the basis for uniform IT systems of institutions and competent authorities.

The single data point model shall meet the following criteria:

- (a) provide a structured representation of all data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI;
- (b) identify all the business concepts set out in Annexes I to XIII, XVI and XVII;
- (c) provide a data dictionary identifying table labels, ordinate labels, axis labels, domain labels, dimension labels and member labels;
- (d) provide metrics which define the property or amount of data points;
- (e) provide data point definitions that are expressed as a composition of characteristics that univocally identify the financial concept;
- (f) contain all the relevant technical specifications necessary for developing IT reporting solutions producing uniform supervisory data.

**▼ M9***ANNEX XV***Validation Rules**

The data items set out in the Annexes to this Regulation shall be subject to validation rules ensuring data quality and consistency.

The validation rules shall meet the following criteria:

- (a) define the logical relationships between relevant data points;
- (b) include filters and preconditions that define a set of data to which a validation rule applies;
- (c) check the consistency of the reported data;
- (d) check the accuracy of the reported data;
- (e) set default values which shall be applied where the relevant information has not been reported.

## REPORTING TEMPLATES ON ASSET ENCUMBRANCE

ASSET ENCUMBRANCE TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>PART A - ENCUMBRANCE OVERVIEW</b>	
32,1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32,2	F 32.02	COLLATERAL RECEIVED	AE-COL
32,3	F 32.03	OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED	AE-NPL
32,4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		<b>PART B - MATURITY DATA</b>	
33	F 33.00	<i>MATURITY DATA</i>	AE-MAT
		<b>PART C - CONTINGENT ENCUMBRANCE</b>	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		<b>PART D - COVERED BONDS</b>	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		<b>PART E - ADVANCED DATA</b>	
36.1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36.2	F 36.02	ADVANCED DATA. PART II	AE-ADV2

## ▼ M10

F 32.01 - ASSETS OF THE REPORTING INSTITUTION (AE-ASS)											
		Carrying amount of encumbered assets			Fair value of encumbered assets		Carrying amount of non-encumbered assets			Fair value of non-encumbered assets	
		010	of which: issued by other entities of the group	of which: central bank's eligible	040	of which: central bank's eligible	060	of which: issued by other entities of the group	of which: central bank's eligible	090	of which: central bank's eligible
010	Assets of the reporting institution										
020	Loans on demand										
030	Equity instruments										
040	Debt securities										
050	of which: covered bonds										
060	of which: asset-backed securities										
070	of which: issued by general governments										
080	of which: issued by financial corporations										
090	of which: issued by non-financial corporations										
100	Loans and advances other than loans on demand										
110	of which: mortgage loans										
120	Other assets										

## ▼ M10

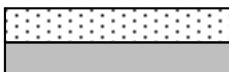
F 32.02 - COLLATERAL RECEIVED (AE-COL)								
		Fair value of encumbered collateral received or own debt securities issued			Non-encumbered			
					Fair value of collateral received or own debt securities issued available for encumbrance			Nominal of collateral received or own debt securities issued non available for encumbrance
			of which: issued by other entities of the group	of which: central bank's eligible		of which: issued by other entities of the group	of which: central bank's eligible	
		010	020	030	040	050	060	070
130	Collateral received by the reporting institution							
140	Loans on demand							
150	Equity instruments							
160	Debt securities							
170	of which: covered bonds							
180	of which: asset-backed securities							
190	of which: issued by general governments							
200	of which: issued by financial corporations							
210	of which: issued by non-financial corporations							
220	Loans and advances other than loans on demand							
230	Other collateral received							
240	Own debt securities issued other than own covered bonds or ABSs							
250	TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED							

▼ **M10**

F 32.03 - OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED (AE-NPL)					
		Non-encumbered			
		Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encum- brance		Nominal of own debt securit- ies issued non available for encumbrance
			of which: central bank's eligible		
			010	020	
010	Own covered bonds and asset-backed securities issued and not yet pledged				
020	Retained covered bonds issued				
030	Retained asset-backed securities issued				
040	Senior				
050	Mezzanine				
060	First Loss				

## ▼ M10

F 32.04 - SOURCES OF ENCUMBRANCE (AE-SOU)						
		Matching liabilities, contingent liabilities or securities lent		Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered		
			of which: from other entities of the group		of which: collateral received re-used	of which: own debt securities encumbered
			010		040	050
010	Carrying amount of selected financial liabilities					
020	Derivatives					
030	of which: Over-The-Counter					
040	Deposits					
050	Repurchase agreements					
060	of which: central banks					
070	Collateralised deposits other than repurchase agreements					
080	of which: central banks					
090	Debt securities issued					
100	of which: covered bonds issued					
110	of which: asset-backed securities issued					
120	Other sources of encumbrance					
130	Nominal of loan commitments received					
140	Nominal of financial guarantees received					
150	Fair value of securities borrowed with non cash-collateral					
160	Other					
170	TOTAL SOURCES OF ENCUMBRANCE					



Not to be filled on a consolidated basis template

Not to be filled in any case

▼ **M10**

F 33.00 - MATURITY DATA (AE-MAT)														
		Open maturity	Overnight	>1day <=1wk	>1wk <=2wks	>2wks <=1mth	>1mth <=3mths	>3mths <=6mths	>6mths <=1yr	>1yr <=2yrs	>2yrs <=3yrs	3yrs <=5yrs	5yrs <=10yrs	>10yrs
	Residual maturity of liabilities	010	020	030	040	050	060	070	080	090	100	110	120	130
010	Encumbered assets													
020	Collateral received re-used (receiving leg)													
030	Collateral received re-used (re-using leg)													

## ▼ M10

F 34.00 - CONTINGENT ENCUMBRANCE (AE-CONT)							
		Matching liabilities, contingent liabilities or securities lent	Contingent Encumbrance				
			A. Decrease by 30 % of the fair value of encumbered assets	B. Net effect of a 10 % depreciation of significant currencies			
				Additional amount of encumbered assets			
			Additional amount of encumbered assets	Significant currency 1	Significant currency 2	...	Significant currency n
		010	020	030	040	050	
010	Carrying amount of selected financial liabilities						
020	Derivatives						
030	of which: Over-The-Counter						
040	Deposits						
050	Repurchase agreements						
060	of which: central banks						
070	Collateralised deposits other than repurchase agreements						
080	of which: central banks						
090	Debt securities issued						
100	of which: covered bonds issued						
110	of which: asset-backed securities issued						
120	Other sources of encumbrance						
170	TOTAL SOURCES OF ENCUMBRANCE						

## ▼ M10

## F 35.00 - COVERED BONDS ISSUANCE (AE-CB)

z-axis

Cover pool identifier (open)

		Compliance with Art. 129 CRR?		Covered bond liabilities						
		[YES/NO]	If YES, indicate primary asset class of cover pool	Reporting date	+ 6 months	+ 12 months	+ 2 years	+ 5 years	+ 10 years	Cover pool derivative positions with net negative market value
										Reporting date
		010	012	020	030	040	050	060	070	080
010	Nominal amount									
020	Present value (swap) / Market value									
030	Asset-specific value									
040	Carrying amount									

		Covered bond liabilities						Cover pool					
		External credit rating on covered bond						Reporting date	+ 6 months	+ 12 months	+ 2 years	+ 5 years	+ 10 years
		Credit rating agency 1	Credit rating 1	Credit rating agency 2	Credit rating 2	Credit rating agency 3	Credit rating 3						
		090	100	110	120	130	140	150	160	170	180	190	200
010	Nominal amount												
020	Present value (swap) / Market value												
030	Asset-specific value												
040	Carrying amount												

▼ **M10**

		Cover pool				
		Cover pool derivative positions with net positive market value	Cover pool amount in excess of minimum coverage requirements			
			as per the relevant statutory covered bond regime	as per credit rating agencies' methodology to maintain current external credit rating of covered bond		
				Credit rating agency 1	Credit rating agency 2	Credit rating agency 3
		Reporting date				
		210	220	230	240	250
010	Nominal amount					
020	Present value (swap) / Market value					
030	Asset-specific value					
040	Carrying amount					

## ▼ M10

F 36.01 - ADVANCE DATA. PART I (AE-ADV-1)							
	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			010	020	030	040	050
010	Central bank funding (of all types, including e.g. repos)	Encumbered assets					
020		Matching liabilities					
030	Exchange traded derivatives	Encumbered assets					
040		Matching liabilities					
050	Over-the-counter derivatives	Encumbered assets					
060		Matching liabilities					
070	Repurchase agreements	Encumbered assets					
080		Matching liabilities					
090	Collateralised deposits other than repurchase agreements	Encumbered assets					
100		Matching liabilities					
110	Covered bonds securities issued	Encumbered assets					
120		Matching liabilities					

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
						of which: issued by other entities of the group	
			010	020	030	040	050
130	Asset-backed securities issued	<i>Encumbered assets</i>					
140		<i>Matching liabilities</i>					
150	Debt securities issued other than covered bonds and ABSs	<i>Encumbered assets</i>					
160		<i>Matching liabilities</i>					
170	Other sources of encumbrance	<i>Encumbered assets</i>					
180		<i>Contingent liabilities or securities lent</i>					
190	Total encumbered assets						
200	<i>of which central bank eligible</i>						
210	Total non-encumbered Assets						
220	<i>of which central bank eligible</i>						
230	Encumbered + Non-encumbered Assets						

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			060	070	080	090	100	110	120
010	Central bank funding (of all types, including e.g. repos)	Encumbered assets							
020		Matching liabilities							
030	Exchange traded derivatives	Encumbered assets							
040		Matching liabilities							
050	Over-the-counter derivatives	Encumbered assets							
060		Matching liabilities							
070	Repurchase agreements	Encumbered assets							
080		Matching liabilities							
090	Collateralised deposits other than repurchase agreements	Encumbered assets							
100		Matching liabilities							
110	Covered bonds securities issued	Encumbered assets							
120		Matching liabilities							

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: asset-backed securities	of which: issued by other entities of the group	of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
			060						
130	Asset-backed securities issued	Encumbered assets							
140		Matching liabilities							
150	Debt securities issued other than covered bonds and ABSs	Encumbered assets							
160		Matching liabilities							
170	Other sources of encumbrance	Encumbered assets							
180		Contingent liabilities or securities lent							
190	Total encumbered assets								
200	of which central bank eligible								
210	Total non-encumbered Assets								
220	of which central bank eligible								
230	Encumbered + Non-encumbered Assets								

▼ **M10**

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total
			Loans and advances other than loans on demand				Other assets	
			Non financial Corporations		Households			
				of which: mortgage loans		of which: mortgage loans		
			130	140	150	160	170	180
010	Central bank funding (of all types, including e.g. repos)	Encumbered assets						
020		Matching liabilities						
030	Exchange traded derivatives	Encumbered assets						
040		Matching liabilities						
050	Over-the-counter derivatives	Encumbered assets						
060		Matching liabilities						
070	Repurchase agreements	Encumbered assets						
080		Matching liabilities						
090	Collateralised deposits other than repurchase agreements	Encumbered assets						
100		Matching liabilities						
110	Covered bonds securities issued	Encumbered assets						
120		Matching liabilities						

▼ **M10**

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total
			Loans and advances other than loans on demand				Other assets	
			Non financial Corporations		Households			
				of which: mortgage loans		of which: mortgage loans		
			130	140	150	160	170	
130	Asset-backed securities issued	Encumbered assets						
140		Matching liabilities						
150	Debt securities issued other than covered bonds and ABSs	Encumbered assets						
160		Matching liabilities						
170	Other sources of encumbrance	Encumbered assets						
180		Contingent liabilities or securities lent						
190	Total encumbered assets							
200	of which central bank eligible							
210	Total non-encumbered Assets							
220	of which central bank eligible							
230	Encumbered + Non-encumbered Assets							

## F 36.02 - ADVANCE DATA. PART II (AE-ADV-2)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			010	020	030	040	050
010	Central bank funding (of all types, including e.g. repos)	Encumbered collateral received					
020		Matching liabilities					
030	Exchange traded Derivatives	Encumbered collateral received					
040		Matching liabilities					
050	Over-the-counter derivatives	Encumbered collateral received					
060		Matching liabilities					
070	Repurchase agreements	Encumbered collateral received					
080		Matching liabilities					
090	Collateralised deposits other than repurchase agreements	Encumbered collateral received					
100		Matching liabilities					
110	Covered bonds securities issued	Encumbered collateral received					
120		Matching liabilities					

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
						of which: issued by other entities of the group	
			010	020	030	040	050
130	Asset-backed securities issued	<i>Encumbered collateral received</i>					
140		<i>Matching liabilities</i>					
150	Debt securities issued other than Covered bonds and ABSs	<i>Encumbered collateral received</i>					
160		<i>Matching liabilities</i>					
170	Other sources of encumbrance	<i>Encumbered collateral received</i>					
180		<i>Contingent liabilities or securities lent</i>					
190	Total encumbered collateral received						
200	<i>of which central bank eligible</i>						
210	Total non-encumbered collateral received						
220	<i>of which central bank eligible</i>						
230	Encumbered + Non-encumbered collateral received						

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			060	070	080	090	100	110	120
010	Central bank funding (of all types, including e.g. repos)	Encumbered collateral received							
020		Matching liabilities							
030	Exchange traded Derivatives	Encumbered collateral received							
040		Matching liabilities							
050	Over-the-counter derivatives	Encumbered collateral received							
060		Matching liabilities							
070	Repurchase agreements	Encumbered collateral received							
080		Matching liabilities							
090	Collateralised deposits other than repurchase agreements	Encumbered collateral received							
100		Matching liabilities							
110	Covered bonds securities issued	Encumbered collateral received							
120		Matching liabilities							

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: asset-backed securities		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			060	070	080	090	100	110	120
130	Asset-backed securities issued	Encumbered collateral received							
140		Matching liabilities							
150	Debt securities issued other than Covered bonds and ABSs	Encumbered collateral received							
160		Matching liabilities							
170	Other sources of encumbrance	Encumbered collateral received							
180		Contingent liabilities or securities lent							
190	Total encumbered collateral received								
200	of which central bank eligible								
210	Total non-encumbered collateral received								
220	of which central bank eligible								
230	Encumbered + Non-encumbered collateral received								

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						Total
			Loans and advances other than loans on demand				Other collateral received	Own debt securities issued other than own covered bonds or ABSs	
			Non financial Corporations		Households				
				of which: mortgage loans		of which: mortgage loans			
			130	140	150	160	170	180	190
010	Central bank funding (of all types, including e.g. repos)	Encumbered collateral received							
020		Matching liabilities							
030	Exchange traded Derivatives	Encumbered collateral received							
040		Matching liabilities							
050	Over-the-counter derivatives	Encumbered collateral received							
060		Matching liabilities							
070	Repurchase agreements	Encumbered collateral received							
080		Matching liabilities							
090	Collateralised deposits other than repurchase agreements	Encumbered collateral received							
100		Matching liabilities							
110	Covered bonds securities issued	Encumbered collateral received							
120		Matching liabilities							

## ▼ M10

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						Total
			Loans and advances other than loans on demand				Other collateral received	Own debt securities issued other than own covered bonds or ABSs	
			Non financial Corporations		Households				
				of which: mortgage loans		of which: mortgage loans			
			130	140	150	160	170	180	190
130	Asset-backed securities issued	Encumbered collateral received							
140		Matching liabilities							
150	Debt securities issued other than Covered bonds and ABSs	Encumbered collateral received							
160		Matching liabilities							
170	Other sources of encumbrance	Encumbered collateral received							
180		Contingent liabilities or securities lent							
190	Total encumbered collateral received								
200	of which central bank eligible								
210	Total non-encumbered collateral received								
220	of which central bank eligible								
230	Encumbered + Non-encumbered collateral received								

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    - 2.2.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS
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    - 6.3.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

**GENERAL INSTRUCTIONS**

- 1. STRUCTURE AND CONVENTIONS
  - 1.1. Structure
    - 1. The framework consists of five sets of templates which comprise a total of nine templates according to the following scheme:
      - (a) Part A: Encumbrance overview:
        - AE-ASS template. Assets of the reporting institution
        - AE-COL template. Collateral received by the reporting institution

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— AE-NPL. Own covered bonds and asset-backed securities (hereinafter ‘ABS’) issued and not yet pledged

— AE-SOU. Sources of encumbrance

(b) Part B: Maturity data:

— AE-MAT template. Maturity data

(c) Part C: Contingent encumbrance

— AE-CONT template. Contingent encumbrance

(d) Part D: Covered bonds

— AE-CB template. Covered bonds issuance

(e) Part E: Advanced data:

— AE-ADV-1 template. Advanced template for assets of the reporting institution

— AE-ADV-2 template. Advanced template for collateral received by the reporting institution

2. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

#### 1.2. Accounting standard

3. Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information in accordance with Articles 9 to 11. Institutions that are not required to report financial information shall use their respective accounting framework.

4. For the purposes of this Annex, ‘IAS’ and ‘IFRS’ refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002. For institutions which report under IFRS standards, references have been inserted to the relevant IFRS standards.

#### 1.3. Numbering convention

5. The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}. An asterisk sign is used to indicate that the validation is applied to the whole row or column. For example {AE-ASS; \*; 2} refers to the data point of any row for column 2 of the AE-ASS template.

6. In the case of validations within a template the following notation is used to refer to data points from that template: {Row; Column}.

#### 1.4. Sign convention

7. Templates in Annex XVI shall follow the sign convention described in paragraphs 9 and 10 of Part I of Annex V.

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## 1.5. Level of application

8. The level of application of the reporting on asset encumbrance follows that of the reporting requirements on own funds under the first subparagraph of Article 99(1) of Regulation (EU) No 575/2013 (CRR). Consequently, institutions that are not subject to prudential requirements in accordance with Article 7 of CRR are not required to report information on asset encumbrance.

## 1.6. Proportionality

9. For the purpose of Article 16a(2)(b), the asset encumbrance level shall be calculated as follows:

— Carrying amount of encumbered assets and collateral = {AE-ASS;010;010} + {AE-COL;130;010}.

— Total assets and collateral = {AE-ASS;010;010} + {AE-ASS;010;060} + {AE-COL;130;010} + {AE-COL;130;040}.

— Asset encumbrance ratio = (Carrying amount of encumbered assets and collateral)/(Total assets and collateral)

10. For the purpose of Article 16a(2)(a), the sum of total assets shall be calculated as follows:

— Total assets = {AE-ASS;010;010} + {AE-ASS;010;060}

## 1.7. Definition of encumbrance

11. For the purpose of this Annex and Annex XVI, an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.

It is important to note, that assets pledged that are subject to any restrictions in withdrawal, such as for instance assets that require prior approval before withdrawal or replacement by other assets, should be considered encumbered. The definition is not based on an explicit legal definition, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions. The EBA sees the following types of contracts being well covered by the definition (this is a non-exhaustive list):

— secured financing transactions, including repurchase contracts and agreements, securities lending and other forms of secured lending;

— various collateral agreements, for instance collateral placed for the market value of derivatives transactions;

— financial guarantees that are collateralised. It should be noted, that if there is no impediment to withdrawal of collateral, such as prior approval, for the unused part of guarantee, then only the used amount should be allocated (on a pro-rata allocation);

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- collateral placed at clearing systems, CCPs and other infrastructure institutions as a condition for access to service. This includes default funds and initial margins;
- central bank facilities. Pre-positioned assets should not be considered encumbered, unless the central bank does not allow withdrawal of any assets placed without prior approval. As for unused financial guarantees, the unused part, i.e. above the minimum amount required by the central bank, should be allocated on a pro-rata basis among the assets placed at the central bank;
- underlying assets from securitisation structures, where the financial assets have not been de-recognised from the institution's financial assets. The assets that are underlying retained securities do not count as encumbered, unless these securities are pledged or provided as collateral in any way to secure a transaction;
- assets in cover pools used for covered bond issuance. The assets that are underlying covered bonds count as encumbered, except in certain situations where the institution holds the corresponding covered bonds ('own-issued bonds');
- as a general principle, assets which are being placed at facilities that are not used and can be freely withdrawn should not be considered encumbered.

**TEMPLATE-RELATED INSTRUCTIONS****2. PART A: ENCUMBRANCE OVERVIEW**

12. The encumbrance overview templates differentiate assets which are used to support funding or collateral needs at the balance sheet date ('point-in time encumbrance') from those assets which are available for potential funding needs.
13. The overview template shows the amount of encumbered and non-encumbered assets of the reporting institution in a tabular format by products. The same breakdown also applies to collateral received and own debt securities issued other than covered bonds and securitisations.

**2.1. Template: AE-ASS. Assets of the reporting institution****2.1.1. General remarks**

14. This paragraph sets out instructions that apply to the main types of transaction that are relevant when completing the AE templates:

All transactions that increase the level of encumbrance of an institution have two aspects that shall be reported independently throughout the AE templates. Such transactions shall be reported both as a source of encumbrance and as an encumbered asset or collateral.

The following examples describe how to report a type of transaction of this Part but the same rules apply to the other AE templates.

**▼ M3****(a) Collateralised deposit**

A collateralised deposit is reported as follows:

- (i) the carrying amount of the deposit is registered as a source of encumbrance in {AE-SOU; r070; c010};
- (ii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r070; c030}; its fair value is reported in {AE-ASS; \*; c040};
- (iii) where the collateral has been received by the reporting institution, its fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r070; c030} and {AE-SOU; r070; c040}.

**(b) Repo/matching repos**

A repurchase agreement (hereinafter 'repo') is reported as follows:

- (i) the carrying amount of the repo is reported as a source of encumbrance in {AE-SOU; r050; c010};
- (ii) the collateral of the repo should be shown:
- (iii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*; c010} and {AE-SOU; r050; c030}; its fair value is reported in {AE-ASS; \*; c040};
- (iv) where the collateral has been received by the reporting institution through a previous reverse repurchase agreement (matching repo), its fair value is reported in {AE-COL; \*; c010}, {AE-SOU; r050; c030} and in {AE-SOU; r050; c040}.

**(c) Central bank funding**

As collateralised central bank funding is only a specific case of a collateralised deposit or a repo transaction in which the counterparty is a central bank, the rules in i) and ii) above apply.

For operations where it is not possible to identify the specific collateral to each operation, as collateral is pooled together, the collateral breakdown must be done on a proportional basis, based on the composition of the pool of collateral.

Assets that have been pre-positioned with central banks are not encumbered assets unless the central bank does not allow withdrawal of any assets placed without prior approval. For unused financial guarantees, the unused part, i.e. the amount above the minimum required by the central bank, is allocated on a pro-rata basis among the assets placed at the central bank.

**(d) Securities lending**

For securities lending with cash collateral the rules for repos/matching repos apply.

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Securities lending without cash collateral is reported as follows:

- (i) the fair value of the securities borrowed is reported as a source of encumbrance in {AE-SOU; r150; c010}. When the lender does not receive any securities in return for the securities lent but receives a fee instead, {AE-SOU; r150; c010} is reported as zero;
- (ii) where the securities lent as collateral are an asset of the reporting institution: their carrying amount is reported in {AE-ASS; \*, c010} and {AE-SOU; r150; c030}; their fair value is reported in {AE-ASS; \*, c040};
- (iii) where the securities lent as collateral are received by the reporting institution, their fair value is reported in {AE-COL; \*, c010}, {AE-SOU; r150; c030} and {AE-SOU; r150; c040}.

**(e) Derivatives (liabilities)**

Collateralised derivatives with a negative fair value are reported as follows:

- (i) the carrying amount of the derivative is reported as a source of encumbrance in {AE-SOU; r020; c010};
- (ii) the collateral (initial margins required to open the position and any collateral placed for the market value of derivatives transactions) are reported as follows:
  - (i) where it is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; \*, c010} and {AE-SOU; r020; c030}; its fair value is reported in {AE-ASS; \*, c040};
  - (ii) where it is collateral received by the reporting institution, its fair value is reported in {AE-COL; \*, c010}, {AE-SOU; r020; c030} and {AE-SOU; r020; c040}.

**(f) Covered bonds**

Covered bonds for the entire asset encumbrance reporting are instruments referred to in the first subparagraph of Article 52(4) of the Directive 2009/65/EU, irrespective of whether these instruments take the legal form of a security or not.

No specific rules apply to covered bonds where there is no retention of part of the securities issued by the reporting institution.

In case of retention of part of the issuance and in order to avoid double counting, the proposed treatment below shall apply:

- (i) where the own covered bonds are not pledged, the amount of the cover pool that is backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about the retained covered bonds not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template;

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- (ii) where the own covered bonds are pledged, then the amount of the cover pool that is backing those securities retained and pledged is included in the AE-ASS template as encumbered assets.

The following table sets out how to report covered bond issuance of EUR 100 of which 15 % is retained and not pledged and 10 % is retained and pledged as collateral in a EUR 11 repo transaction with a central bank, where the cover pool comprises unsecured loans and the carrying amount of the loans is EUR 150.

SOURCES OF ENCUMBRANCE				
Type	Amount	Cells	Loans encumbered	Cells
<b>Covered bonds</b>	75 % (100) = 75	{AE-Sources, r110, c010}	75 % (150) = 112,5	{AE-Assets, r100, c10} {AE-Sources, r110, c030}
<b>Central bank funding</b>	11	{AE-Sources, r060, c010}	10 % (150) = 15	{AE-Assets, r100, c10} {AE-Sources, r060, c030}
NON ENCUMBRANCE				
Type	Amount	Cells	Non-encumbered loans	Cells
<b>Own covered bonds retained</b>	15 % 100 = 15	{AE-Not pledged, r010, c040}	15 % (150) = 22,5	{AE-Assets, r100, c60} {AE-Not pledged, r020, c010}

**(g) Securitisations**

Securitisations mean debt securities held by the reporting institution originated in a securitisation transaction as defined in Article 4(61) of CRR.

For securitisations that remain in the balance sheet (non-derecognised), the rules for covered bonds apply.

For derecognised securitisations, there is no encumbrance where the institution holds some securities. Those securities will appear in the trading book or in the banking book of the reporting institutions as any other security issued by a third party.

**2.1.2. Instructions concerning specific rows**

Rows	Legal references and instructions
010	<b>Assets of the reporting institution</b> IAS 1.9 (a), Implementation Guidance (IG) 6 Total assets of the reporting institution registered in its balance sheet.

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Rows	Legal references and instructions
020	<p><b>Loans on demand</b></p> <p>IAS 1.54 (i)</p> <p>It includes the balances receivable on demand at central banks and other institutions. Cash on hand, that is, the holding of national and foreign banknotes and coins in circulation that are commonly used to make payments are included in the row 'other assets'.</p>
030	<p><b>Equity instruments</b></p> <p>Equity instruments held by the reporting institution as defined in IAS 32.1.</p>
040	<p><b>Debt securities</b></p> <p>Annex V, Part 1, paragraph 26.</p> <p>Debt instruments held by the reporting institution issued as securities that are not loans in accordance with the ECB BSI Regulation.</p>
050	<p><b>of which: covered bonds</b></p> <p>Debt securities held by the reporting institution that are bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC.</p>
060	<p><b>of which: securitisations</b></p> <p>Debt securities held by the reporting institution that are securitisations as defined in Article 4(61) of CRR.</p>
070	<p><b>of which: issued by general governments</b></p> <p>Debt securities held by the reporting institution which are issued by general governments.</p>
080	<p><b>of which: issued by financial corporations</b></p> <p>Debt securities held by the reporting institution issued by financial corporations as defined in Annex V, Part I, paragraph 35, points (c) and (d).</p>
090	<p><b>of which: issued by non-financial corporations</b></p> <p>Debt securities held by the reporting institution issued by non-financial corporations as defined in Annex V, Part I, paragraph 35, point (e).</p>
100	<p><b>Loans and advances other than loans on demand</b></p> <p>Loans and advances, that is, debt instruments held by the reporting institutions that are not securities, other than balances receivable on demand.</p>
110	<p><b>of which: mortgage loans</b></p> <p>Loans and advances other than loans on demand that are mortgage loans according to Annex V, part 2, paragraph 41(h).</p>
120	<p><b>Other assets</b></p> <p>Other assets of the reporting institution registered in the balance sheet other than those mentioned in the above rows and different from own debt securities and own debt equity instruments that may not be derecognised from the balance sheet by a non-IFRS institution. In this case, own debt instruments shall be included in row 240 of the AE-COL template and own equity instruments excluded from the asset encumbrance reporting.</p>

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## 2.1.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Carrying amount of encumbered assets</b></p> <p>Carrying amount of the assets held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.</p>
020	<p><b>of which: issued by other entities of the group</b></p> <p>Carrying amount of encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>
030	<p><b>of which: central bank eligible</b></p> <p>Carrying amount of encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
040	<p><b>Fair value of encumbered assets</b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU of the European Parliament and of the Council <sup>(1)</sup> for non-IFRS institutions.</p> <p>Fair value of the debt securities held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument, is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
050	<p><b>of which: central bank eligible</b></p> <p>Fair value of the encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
060	<p><b>Carrying amount of non-encumbered assets</b></p> <p>Carrying amount of the assets held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.</p>
070	<p><b>of which: issued by other entities of the group</b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>

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Columns	Legal references and instructions
080	<p><b>of which: central bank eligible</b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
090	<p><b>Fair value of non-encumbered assets</b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions.</p> <p>Fair value of the debt securities held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
100	<p><b>of which: central bank eligible</b></p> <p>Fair value of the non-encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
<p>(<sup>1</sup>) Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).</p>	

## 2.2. Template: AE-COL. Collateral received by the reporting institution

## 2.2.1. General remarks

15. For the collateral received by the reporting institution and the own debt securities issued other than own covered bonds or ABSs, the category of 'non-encumbered' assets is split between those 'available for encumbrance' or potentially eligible to be encumbered and those 'non-available for encumbrance'.
16. Assets are 'non-available for encumbrance' when they have been received as collateral and the reporting institution is not permitted to sell or re-pledge the collateral, except in the case of a default by the owner of the collateral. Own debt securities issued other than own covered bonds or securitisations are non-available for encumbrance when there is any restriction in the terms of the issuance to sell or re-pledge the securities held.
17. For the purpose of the asset encumbrance reporting, securities borrowed in exchange for a fee without providing cash-collateral or non-cash collateral are reported as collateral received.

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## 2.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
130	<b>Collateral received by the reporting institution</b> All classes of collateral received by the reporting institution.
140	<b>Loans on demand</b> Collateral received by the reporting institution that comprises loans on demand. (See legal references and instructions regarding row 020 of the AE-ASS template.)
150	<b>Equity instruments</b> Collateral received by the reporting institution that comprises equity instruments. (See legal references and instructions regarding row 030 of the AE-ASS template.)
160	<b>Debt securities</b> Collateral received by the reporting institution that comprises debt securities. (See legal references and instructions regarding row 040 of the AE-ASS template.)
170	<b>of which: covered bonds</b> Collateral received by the reporting institution that comprises covered bonds. (See legal references and instructions regarding row 050 of the AE-ASS template.)
180	<b>of which: securitisations</b> Collateral received by the reporting institution that comprises securitisations. (See legal references and instructions regarding row 060 of the AE-ASS template.)
190	<b>of which: issued by general governments</b> Collateral received by the reporting institution that comprises debt securities issued by general governments. (See legal references and instructions regarding row 070 of the AE-ASS template.)
200	<b>of which: issued by financial corporations</b> Collateral received by the reporting institution that comprises debt securities issued by financial corporations. (See legal references and instructions regarding row 080 of the AE-ASS template.)
210	<b>of which: issued by non-financial corporations</b> Collateral received by the reporting institution that comprises debt securities issued by non-financial corporations. (See legal references and instructions regarding row 090 of the AE-ASS template.)
220	<b>Loans and advances other than loans on demand</b> Collateral received by the reporting institution that comprises loans and advances other than loans on demand. (See legal references and instructions regarding row 100 of the AE-ASS template.)
230	<b>Other collateral received</b> Collateral received by the reporting institution that comprises other assets. (See legal references and instructions regarding row 120 of the AE-ASS template.)
240	<b>Own debt securities issued other than own covered bonds or ABSs</b> Own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued. As the retained or repurchased own debt securities issued, according to IAS 39.42, decrease the relating financial liabilities, these securities are not included in the category of assets of the reporting institution (row 010 of the AE-ASS template). Own debt securities that may not be derecognised from the balance sheet by a non-IFRS institution shall be included in this row.

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Rows	Legal references and instructions
	<p>Own covered bonds issued or own securitisations issued are not reported in this category since different rules apply to those cases to avoid double counting:</p> <p>(a) where the own debt securities are pledged, the amount of the cover pool/underlying assets that are backing those securities retained and pledged is reported in the AE-ASS template as encumbered assets;</p> <p>(b) where the own debt securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about this second type of own debt securities not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template.</p>
250	<p><b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b></p> <p>All assets of the reporting institution registered in its balance sheet, all classes of collateral received by the reporting institution and own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.</p>

## 2.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Fair value of encumbered collateral received or own debt securities issued</b></p> <p>Fair value of the collateral received or own debt securities issued held/retained by the reporting institution that are encumbered according to the definition provided of asset encumbrance.</p> <p>Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)</p>
020	<p><b>of which: issued by other entities of the group</b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution that are issued by any entity within the prudential scope of consolidation.</p>
030	<p><b>of which: central bank eligible</b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>

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Columns	Legal references and instructions
040	<p><b>Fair value of collateral received or own debt securities issued available for encumbrance</b></p> <p>Fair value of the collateral received by the reporting institution that are non-encumbered but are available for encumbrance since the reporting institution is permitted to sell or re-pledge it in absence of default by the owner of the collateral. It also includes the fair value of own debt securities issued, other than own covered bonds or securitisations that are non-encumbered but available for encumbrance.</p>
050	<p><b>of which: issued by other entities of the group</b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or asset-backed securities available for encumbrance that are issued by any entity within the prudential scope of consolidation.</p>
060	<p><b>of which: central bank eligible</b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
070	<p><b>Nominal of collateral received or own debt securities issued non available for encumbrance</b></p> <p>Nominal amount of the collateral received held by the reporting institution that are non-encumbered and non-available for encumbrance. It also includes the nominal amount of the own debt securities issued other than own covered bonds or securitisations retained by the reporting institution that are non-encumbered and also non-available for encumbrance.</p>

2.3. Template: AE-NPL. Own covered bonds and ABSs issued and not yet pledged

2.3.1. General remarks

18. To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:

- (a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in the AE-ASS template as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;

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- (b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in the AE-ASS template as non-encumbered assets.

## 2.3.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<b>Own covered bonds and ABSs issued and not yet pledged</b> Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered.
020	<b>Retained covered bonds issued</b> Own covered bonds issued that are retained by the reporting institution and not encumbered.
030	<b>Retained securitisations issued</b> Own securitisations issued that are retained by the reporting institution and not encumbered.
040	<b>Senior</b> Senior tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.
050	<b>Mezzanine</b> Mezzanine tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. All tranches that are not senior tranches, i.e. the last to absorb the loss or first loss tranches, shall be considered mezzanine tranches. See Article 4(67) of CRR.
060	<b>First loss</b> First loss tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.

## 2.3.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Carrying amount of the underlying pool of assets</b> Carrying amount of the cover pool/underlying assets that back the own covered bonds and own securitisations retained and are not yet pledged.
020	<b>Fair value of debt securities issued available for encumbrance</b> Fair value of the own covered bonds and own securitisations retained that are non-encumbered but available for encumbrance.
030	<b>Of which: central bank eligible</b> Fair value of the own covered bonds and own securitisations retained that meet each of the following conditions: (i) they are non-encumbered; (ii) they are available for encumbrance; (iii) they are eligible for operations with those central banks to which the reporting institution has access.

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Columns	Legal references and instructions
	Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
040	<b>Nominal of own debt securities issued non-available for encumbrance</b> Nominal amount of the own covered bonds and own securitisations retained that are non-encumbered and also non-available for encumbrance.

## 2.4. Template: AE-SOU. Sources of encumbrance

## 2.4.1. General remarks

19. This template provides information on the importance for the reporting institution of the different sources of encumbrance, including those with no associated funding as loans commitments or financial guarantees received and securities lending with non-cash collateral.

20. The total amounts of assets and collateral received in the AE-ASS and the AE-COL templates meet the following validation rule: {AE-SOU; r170; c030} = {AE-ASS; r010; c010} + {AE-COL; r130; c010} + {AE-COL; r240; c010}.

## 2.4.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<b>Carrying amount of selected financial liabilities</b> Carrying amount of selected collateralised financial liabilities of the reporting institution insofar as these liabilities entail asset encumbrance for that institution.
020	<b>Derivatives</b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, that is, with a negative fair value, insofar as these derivatives entail asset encumbrance for that institution.
030	<b>of which: over-the-counter</b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities which are traded over-the-counter, insofar as these derivatives entail asset encumbrance.
040	<b>Deposits</b> Carrying amount of the collateralised deposits of the reporting institution insofar as these deposits entail asset encumbrance for that institution.
050	<b>Repurchase agreements</b> Carrying amount of the repurchase agreements of the reporting institution insofar as these transactions entail asset encumbrance for that institution.

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Rows	Legal references and instructions
	Repurchase agreements (repos) are transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. The following variants of repo-type operations are all required to be reported as repurchase agreements: — amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral and — amounts received in exchange for securities temporarily transferred to a third party in the form of a sale/buy-back agreement.
060	<b>of which: central banks</b> Carrying amount of the repurchase agreements of the reporting institution with central banks insofar as these transactions entail asset encumbrance.
070	<b>Collateralised deposits other than repurchased agreements</b> Carrying amount of the of the collateralised deposits other than repurchase agreements of the reporting institution insofar as these deposits entail asset encumbrance for that institution.
080	<b>of which: central banks</b> Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution with central banks insofar as these deposits entail asset encumbrance for that institution.
090	<b>Debt securities issued</b> Carrying amount of the debt securities issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.  The retained part of any issuance shall follow the specific treatment set out in point (vi) of paragraph 15 of Part A so that only the percentage of debt securities placed outside the entities of the group are to be included under this category.
100	<b>of which: covered bonds issued</b> Carrying amount of covered bonds the assets of which are originated by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.
110	<b>of which: securitisations issued</b> Carrying amount of the securitisations issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.
120	<b>Other sources of encumbrance</b> Amount of collateralised transactions of the reporting institution other than financial liabilities, insofar as these transactions entail asset encumbrance for that institution.
130	<b>Nominal of loan commitments received</b> Nominal amount of the loan commitments received by the reporting institution, insofar as these commitments received entail asset encumbrance for that institution.
140	<b>Nominal of financial guarantees received</b> Nominal amount of the financial guarantees received by the reporting institution, insofar as these guarantees received entail asset encumbrance for that institution.

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Rows	Legal references and instructions
150	<b>Fair value of securities borrowed with non-cash collateral</b> Fair value of the securities borrowed by the reporting institution without cash collateral, insofar as these transactions entail asset encumbrance for that institution.
160	<b>Other</b> Amount of collateralised transactions of the reporting institution other than financial liabilities, not covered by the above items, insofar as these transactions entail asset encumbrance for that institution.
170	<b>TOTAL SOURCES OF ENCUMBRANCE</b> Amount of all collateralised transactions of the reporting institution insofar as these transactions entail asset encumbrance for that institution.

## 2.4.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Matching liabilities, contingent liabilities or securities lent</b> Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution.  Financial liabilities are reported at their carrying amount; contingent liabilities are reported at their nominal value; and securities lent with non-cash collateral are reported at their fair value.
020	<b>of which: from other entities of the group</b> Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as the counterparty is any other entity within the prudential scope of consolidation and the transaction entail for the reporting institution asset encumbrance.  For rules applying to amount types, see instructions for column 010.
030	<b>Assets, collateral received and own securities issued other than covered bonds and ABSs encumbered</b> Amount of the assets, collateral received and own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.  To ensure consistency with the criteria in the templates AE-ASS and AE-COL, assets of the reporting institution registered in the balance sheet are reported at their carrying amount, re-used collateral received and encumbered own securities issued other than covered bonds and securitisations are reported at their fair value.
040	<b>of which: collateral received re-used</b> Fair value of the collateral received that are re-used/encumbered as a result of the different type of transactions specified in the rows.

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Columns	Legal references and instructions
050	<b>Of which: own debt securities encumbered</b> Fair value of the own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.

## 3. PART B: MATURITY DATA

## 3.1. General remarks

21. The template included in Part B shows a general overview of the amount of encumbered assets and collateral received re-used that fall under the defined intervals of the matching liabilities' residual maturity.

## 3.2. Template: AE-MAT. Maturity data

## 3.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	<b>Encumbered assets</b> For the purpose of this template, encumbered assets include all of the following: (a) the assets of the reporting institution (see instruction for row 010 of the AE-ASS template), which are reported at their carrying amount; (b) own debt securities issued other than covered bonds or securitisations (see instruction for row 240 of the AE-COL template), which are reported at fair value. These amounts are distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (matching liability, contingent liability or securities lending transaction).
020	<b>Collateral received re-used (receiving leg)</b> See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template. The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the transaction that generated for the entity the reception of the collateral that is being re-used (receiving leg).
030	<b>Collateral received re-used (re-using leg)</b> See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template. The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (re-using leg): matching liability, contingent liability or securities lending transaction.

## 3.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Open maturity</b> On demand, without a specific maturity date
020	<b>Overnight</b> Due date earlier or equal to 1 day

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Columns	Legal references and instructions
030	<b>&gt; 1 day&lt;=1wk</b> Due date later than 1 day and earlier than or equal to 1 week
040	<b>&gt; 1 wk&lt;=2wks</b> Due date later than 1 week and earlier than or equal to 2 weeks
050	<b>&gt; 2wks &lt;=1mth</b> Due date later than 2 weeks and earlier than or equal to 1 month
060	<b>&gt; 1mth &lt;=3mths</b> Due date later than 1 month and earlier than or equal to 3 months
070	<b>&gt; 3mths &lt;=6mths</b> Due date later than 3 months and earlier than or equal to 6 months
080	<b>&gt; 6mths&lt;=1yr</b> Due date later than 6 months and earlier than or equal to 1 year
090	<b>&gt; 1yr &lt;=2yrs</b> Due date later than 1 year and earlier than or equal to 2 years
100	<b>&gt; 2yrs &lt;=3yrs</b> Due date later than 2 years and earlier than or equal to 3 years
110	<b>&gt; 3yrs &lt;=5yrs</b> Due date later than 3 years and earlier than or equal to 5 years
120	<b>&gt; 5yrs &lt;=10yrs</b> Due date later than 5 years and earlier than or equal to 10 years
130	<b>&gt; 10yrs</b> Due date later than 10 years

## 4. PART C: CONTINGENT ENCUMBRANCE

## 4.1. General remarks

22. This template requires institutions to calculate the level of asset encumbrance in a number of stressed scenarios.

23. Contingent encumbrance refers to the additional assets which may need to be encumbered when the reporting institutions faces adverse developments triggered by an external event over which the reporting institution has no control (including a downgrade, decrease of the fair value of the encumbered assets or a general loss of confidence). In these cases, the reporting institution will need to encumber additional assets as a consequence of already existing transactions. The additional amount of encumbered assets shall be net of the impact of the institution's hedge transactions against the events described under the aforementioned stressed scenarios.

24. This template includes the following two scenarios for reporting contingent encumbrance which are set out in more detail in points 4.1.1. and 4.1.2. The information reported shall be the institution's reasonable estimate based on the best available information.

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- (a) Decrease of the fair value of the encumbered assets by 30 %.  
This scenario only covers a change in the underlying fair value of the assets, and not any other change which may affect its carrying amount such as foreign exchange gains or losses or potential impairment. The reporting institution may then be forced to post more collateral in order to keep the value of the collateral constant.
- (b) A 10 % depreciation in each currency in which the institution has aggregate liabilities amounting to or exceeding 5 % of the institution's total liabilities.

25. The scenarios shall be reported independently of each other, and significant currency depreciations shall also be reported independently of depreciations of other significant currencies. Consequently institutions shall not take correlations between the scenarios into account.

4.1.1. Scenario A: Decrease of 30 % of encumbered assets

- 26. It shall be assumed that all encumbered assets decrease 30 % in value. The need of additional collateral arising from such a decrease shall take into account existing levels of over-collateralisation, such that only the minimum collateralisation level is maintained. The need of additional collateral shall also take into account the contractual requirements of the contracts and agreements impacted, including threshold triggers.
- 27. Only contracts and agreements, where there is a legal obligation to supply additional collateral shall be included. This includes covered bond issues where there is a legal requirement to uphold minimum levels of over collateralisation but no requirement to maintain existing rating levels on the covered bond.

4.1.2. Scenario B: Depreciation of 10 % in significant currencies

- 28. A currency is a significant currency if the reporting institution has aggregate liabilities in that currency amounting to or exceeding 5 % of the institution's total liabilities
- 29. The calculation of a 10 % depreciation shall take into account both changes on the asset and liability side, i.e. focus the asset-liability mismatches. For instance a repo transactions in USD based on USD assets does not cause additional encumbrance, whereas a repo transaction in USD based on a EUR asset causes additional encumbrance.
- 30. All transactions which have a cross-currency element shall be covered by this calculation.

4.2. Template: AE-CONT. Contingent encumbrance

4.2.1. Instructions concerning specific rows

- 31. See instructions concerning specific columns of the AE-SOU template in point 1.5.1. The content of the columns in AE-CONT template does not differ from the AE-SOU template.

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## 4.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Matching liabilities, contingent liabilities or securities lent</b></p> <p>Same instructions and data as for column 010 of the AE-SOU template.</p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution.</p> <p>As referred for each row in the template, financial liabilities are reported at their carrying amount, contingent liabilities at their nominal and securities lent with non-cash collateral at their fair value.</p>
020	<p><b>A. Additional amount of encumbered assets</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of occurrence of scenario A.</p> <p>Following the instructions laid down in Part A of this Annex, these amounts are reported at their carrying amount if the amount is related to assets of the reporting institution or at their fair value if related to collateral received. Amounts exceeding the non-encumbered assets and collateral of the institution are reported at fair value.</p>
030	<p><b>B. Additional amount of encumbered assets. Significant currency 1</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 1 in scenario B.</p> <p>See rules for amount types in row 020.</p>
040	<p><b>B. Additional amount of encumbered assets. Significant currency 2</b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 2 in scenario B.</p> <p>See rules for amount types in row 020.</p>

## 5. PART D: COVERED BONDS

## 5.1. General remarks

32. The information in this template is reported for all UCITS-compliant covered bonds issued by the reporting institution. UCITS-compliant covered bonds are the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC. These are covered bonds issued by the reporting institution if the reporting institution is in relation to the covered bond subject by law to special public supervision designed to protect bond-holders and if for such covered bond it is required that sums deriving from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in the event of failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.

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33. Covered bonds issued by or on behalf of the reporting institution that are not UCITS-compliant covered bonds shall not be reported within the AE-CB templates.

34. The reporting shall be based on the statutory covered bond regime, i.e. the legal framework which applies to the covered bond programme.

5.2. Template: AE-CB. Covered bonds issuance

5.2.1. Instructions concerning z-axis

z-axis	Legal references and instructions
010	<p><b>Cover pool identifier (open)</b></p> <p>The cover pool identifier consists of the name or unambiguous abbreviation of the cover pool issuing entity and the designation of the cover pool that individually is subject to the relevant covered bond protective measures.</p>

5.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b>Nominal amount</b></p> <p>Nominal amount is the sum of claims to payment of principal, determined in accordance with the respective statutory covered bond regime's rules that apply for determining sufficient coverage.</p>
020	<p><b>Present value (swap)/Market value</b></p> <p>Present value (swap) is the sum of claims to payment of principal and interest, as discounted by a foreign exchange-specific risk-free yield curve, determined in accordance with the relevant statutory covered bond regime's rules that apply for determining sufficient coverage.</p> <p>For columns 080 and 210 referring to cover pool derivative positions, the amount to be reported is its market value.</p>
030	<p><b>Asset-specific value</b></p> <p>The asset-specific value is the economic value of the cover pool assets, as may be described by a fair value according to IFRS 13, a market value observable from executed transactions in liquid markets, or a present value that would discount future cash flows of an asset by an asset-specific interest rate curve.</p>
040	<p><b>Carrying amount</b></p> <p>Carrying amount of a covered bond liability or a cover pool asset is the accounting value at the covered bond issuer.</p>

5.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Compliance with Article 129 of CRR? [YES/NO]</b></p> <p>Institutions shall specify whether the cover pool meets the requirements set out in Article 129 of CRR in order to be eligible for the preferential treatment set out in Article 129(4) and (5) of that Regulation.</p>

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Columns	Legal references and instructions
012	<p><b>If YES, indicate primary asset class of the cover pool</b></p> <p>If the cover pool is eligible for the preferential treatment set out in Article 129(4) and (5) of CRR (answer YES in column 011), the primary asset class of the cover pool shall be indicated in this cell. The classification in Article 129(1) of that Regulation shall be used for this purpose and codes 'a', 'b', 'c', 'd', 'e', 'f' and 'g' shall be indicated accordingly. Code 'h' will be applied when the primary asset class of the cover pool does not fall under any of the previous categories.</p>
020-140	<p><b>Covered bond liabilities</b></p> <p>Covered bond liabilities are the liabilities of the issuing entity incurred by issuing covered bonds and extends to all positions as defined by the respective statutory covered bond regime that are subject to the relevant covered bond protective measures (this may, for instance, include securities in circulation as well as the position of counterparts of the covered bond issuer in derivative positions with, from the perspective of the covered bond issuer, a negative market value attributed to the cover pool and treated as covered bond liabilities in accordance with the relevant statutory covered bond regime).</p>
020	<p><b>Reporting date</b></p> <p>Amounts of covered bond liabilities, excluding cover pool derivative positions, according to the different future date ranges.</p>
030	<p><b>+ 6 months</b></p> <p>The date '+ 6 months' is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in covered bond liabilities compared to the reporting reference date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates the expected maturity is to be used in a consistent manner.</p>
040-070	<p><b>+ 12 months — + 10 years</b></p> <p>As for '+ 6 months' (column 030) for the respective point in time from the reporting reference date.</p>
080	<p><b>Cover pool derivative positions with net negative market value</b></p> <p>The net negative market value of cover pool derivative positions which from the perspective of the covered bond issuer have a net negative market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a negative market value require coverage by eligible cover pool assets.</p> <p>The net negative market value is to be reported for the reporting reference date only.</p>
090-140	<p><b>External credit rating on covered bond</b></p> <p>Information on external credit ratings on the respective covered bond, as existing on the reporting date, is to be provided.</p>
090	<p><b>Credit rating agency 1</b></p> <p>If a credit rating of at least one credit rating agency exists as of the reporting date, the name of one of these credit rating agencies shall be provided here. If credit ratings by more than three credit rating agencies exist as of the reporting date, the three credit rating agencies to whom information is provided shall be selected based on their respective market prevalence.</p>

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Columns	Legal references and instructions
100	<b>Credit rating 1</b> The credit rating issued by the credit rating agency reported in column 090 on the covered bond as of the reporting reference date. If long- and short-term credit ratings by the same credit rating agency exist, the long-term credit rating is to be reported. The credit rating to be reported shall include any modifiers.
110, 130	<b>Credit rating agency 2 and credit rating agency 3</b> As for credit rating agency 1 (column 090) for further credit rating agencies that have issued credit ratings on the covered bond as of the reporting reference date.
120, 140	<b>Credit rating 2 and credit rating 3</b> As for credit rating 1 (column 100) for further credit ratings issued by credit rating agencies 2 and 3 on the covered bond existing as of the reporting reference date.
150-250	<b>Cover pool</b> The cover pool consist of all positions, including cover pool derivative positions, from the perspective of the covered bond issuer, with a net positive market value, that are subject to the respective covered bond protective measures.
150	<b>Reporting date</b> Amounts of assets in the cover pool, excluding cover pool derivative positions. This amount includes minimum over-collateralisation requirements plus any additional over-collateralisation in excess of the minimum, to the extent subject to the respective covered bond protective measures.
160	<b>+ 6 months</b> The reporting date '+ 6 months' is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in cover pool compared to the reporting date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates expected maturity is to be used in a consistent manner.
170-200	<b>+ 12 months — + 10 years</b> As for '+ 6 months' (column 160) for the respective point in time from the reporting reference date.
210	<b>Cover pool derivative positions with net positive market value</b> The net positive market value of cover pool derivative positions which, from the perspective of the covered bond issuer, have a net positive market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a positive market value would not form part of the covered bond issuer's general insolvency estate. The net positive market value is to be reported for the reporting date only.
220-250	<b>Cover pool amounts in excess of minimum coverage requirements</b> Amounts of cover pool, including cover pool derivative positions with net positive market values, in excess of requirements of minimum coverage (over-collateralisation).

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Columns	Legal references and instructions
220	<p><b>As per the relevant statutory covered bond regime</b></p> <p>Amounts of over-collateralisation compared with the minimum coverage required by the relevant statutory covered bond regime.</p>
230-250	<p><b>As per credit rating agencies' methodology to maintain current external credit rating on covered bond</b></p> <p>Amounts of over-collateralisation compared with the level that, according to information on the respective credit rating agency's methodology available to the covered bond issuer, would at a minimum be required to support the existing credit rating issued by the respective credit rating agency.</p>
230	<p><b>Credit rating agency 1</b></p> <p>Amounts of over-collateralisation compared with the level that, according to information on the methodology of credit rating agency 1 (column 090) available to the covered bond issuer, would at a minimum be required to support credit rating 1 (column 100).</p>
240-250	<p><b>Credit rating agency 2 and credit rating agency 3</b></p> <p>The instructions for credit rating agency 1 (column 230) also apply to credit rating agency 2 (column 110) and credit rating agency 3 (column 130).</p>

## 6. PART E: ADVANCED DATA

## 6.1. General remarks

35. Part E follows the same structure as in the encumbrance overview templates in Part A with different templates for the encumbrance of the assets of the reporting institution and for the collateral received: AE-ADV1 and AE-ADV2 respectively. Consequently, matching liabilities correspond to the liabilities that are secured by the encumbered assets and no one-to-one relation has to exist.

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

## 6.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010-020	<p><b>Central bank funding (of all types, including repos)</b></p> <p>All types of liabilities of the reporting institution in which the counterparty of the transaction is a central bank.</p> <p>Assets that have been pre-positioned with central banks shall not be treated as encumbered assets unless the central bank does not allow withdrawal of any asset placed without prior approval. For unused financial guarantees, the unused part, i.e., the amount above the minimum required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank.</p>
030-040	<p><b>Exchanged traded derivatives</b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are listed or traded on a recognised or designated investment exchange and they entail asset encumbrance for that institution.</p>

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Rows	Legal references and instructions
050-060	<b>Over-the counter derivatives</b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are traded over-the-counter and they entail asset encumbrance for that institution. (Same instruction in row 030 of the AE-SOU template)
070-080	<b>Repurchase agreements</b> Carrying amount of the repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these transactions entail asset encumbrance for that institution. For tri-party repurchase agreements, the same treatment should be followed as for the repurchase agreements insofar as these transactions entail asset encumbrance for the reporting institution.
090-100	<b>Collateralised deposits other than repurchase agreements</b> Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these deposits entail asset encumbrance for that institution.
110-120	<b>Covered bonds securities issued</b> See instructions in row 100 of the AE-SOU template.
130-140	<b>Securitisations issued</b> See instructions in row 110 of the AE-SOU template.
150-160	<b>Debt securities issued other than covered bonds and ABSs</b> Carrying amount of the debt securities issued by the reporting institution other than covered bonds and securitisations insofar as these securities issued entail asset encumbrance for that institution.  In the event that the reporting institution had retained some of the debt securities issued, either from the issuance date or thereafter as a result of a repurchase, these retained securities should not be included under this item. Additionally, the collateral assigned to them should be classified as non-encumbered for the purpose of this template.
170-180	<b>Other sources of encumbrance</b> See instructions in row 120 of the AE-SOU template.
190	<b>Total encumbered assets</b> For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are encumbered.
200	<b>of which: central bank eligible</b> For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
210	<b>Total non-encumbered assets</b> For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are non-encumbered. Carrying amount means the amount reported in the asset side of the balance sheet.

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Rows	Legal references and instructions
220	<p><b>of which: central bank eligible</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are non-encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.</p>
230	<p><b>Encumbered + non-encumbered assets</b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution.</p>

## 6.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b>Loans on demand</b></p> <p>See instructions for row 020 of the AE-ASS template.</p>
020	<p><b>Equity instruments</b></p> <p>See instructions for row 030 of the AE-ASS template.</p>
030	<p><b>Total</b></p> <p>See instructions for row 040 of the AE-ASS template.</p>
040	<p><b>of which: covered bonds</b></p> <p>See description instructions for row 050 of the AE-ASS template.</p>
050	<p><b>of which: issued by other entities of the group</b></p> <p>Covered bonds as described in the instructions for row 050 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.</p>
060	<p><b>of which: securitisations</b></p> <p>See instructions for row 060 of the AE-ASS template.</p>
070	<p><b>of which: issued by other entities of the group</b></p> <p>Securitisations as described in the instructions for row 060 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.</p>
080	<p><b>of which: issued by general governments</b></p> <p>See instructions for row 070 of the AE-ASS template.</p>
090	<p><b>of which: issued by financial corporations</b></p> <p>See instructions for row 080 of the AE-ASS template.</p>
100	<p><b>of which: issued by non-financial corporations</b></p> <p>See instructions for row 090 of the AE-ASS template.</p>
110	<p><b>Central banks and general governments</b></p> <p>Loans and advances other than loans on demand to a central bank or a general government.</p>
120	<p><b>Financial corporations</b></p> <p>Loans and advances other than loans on demand to financial corporations.</p>

▼ **M3**

Columns	Legal references and instructions
130	<b>Non-financial corporations</b> Loans and advances other than loans on demand to non-financial corporations.
140	<b>of which: mortgages loans</b> Loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	<b>Households</b> Loans and advances other than loans on demand given to households.
160	<b>of which: mortgage loans</b> Loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	<b>Other assets</b> See instruction for row 120 of the AE-ASS template.
180	<b>Total</b> See instruction for row 010 of the AE-ASS template.

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

6.3.1. Instructions concerning specific rows

36. See point 6.2.1 as instructions are similar for both templates.

6.3.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b>Loans on demand</b> See instructions for row 140 of the AE-COL template.
020	<b>Equity instruments</b> See instructions for row 150 of the AE-COL template.
030	<b>Total</b> See instructions for row 160 of the AE-COL template.
040	<b>of which: covered bonds</b> See instructions in row 170 of the AE-COL template.
050	<b>of which: issued by other entities of the group</b> Collateral received by the reporting institution that are covered bonds issued by any entity within the prudential scope of consolidation.
060	<b>of which: securitisations</b> See instructions for row 180 of the AE-COL template.
070	<b>of which: issued by other entities of the group</b> Collateral received by the reporting institution that are securitisations issued by any entity within the prudential scope of consolidation.
080	<b>of which: issued by general governments</b> See instructions for row 190 of the AE-COL template.
090	<b>of which: issued by financial corporations</b> See instructions for row 200 of the AE-COL template.

▼ **M3**

Columns	Legal references and instructions
100	<b>of which: issued by non-financial corporations</b> See instructions for row 210 of the AE-COL template.
110	<b>Central banks and general governments.</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to a central bank or a general government.
120	<b>Financial corporations</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to financial corporations.
130	<b>Non-financial corporations</b> Collateral received by the reporting institution that are loans and advances other than loans on demand to non-financial corporations.
140	<b>of which: mortgages loans</b> Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	<b>Households</b> Collateral received by the reporting institution that are loans and advances other than loans on demand given to households.
160	<b>of which: mortgage loans</b> Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	<b>Other assets</b> See instructions for row 230 of the AE-COL template.
180	<b>Own debt securities issued other than own covered bonds or ABSs</b> See instructions for row 240 of the AE-COL template.
190	<b>Total</b> See instructions for rows 130 and 140 of the AE-COL template.

▼ **M11***ANNEX XVIII*

AMM TEMPLATES		
Template number	Template code	Name of the template /group of templates
		<b>ADDITIONAL MONITORING TOOLS TEMPLATES</b>
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

▼ M11

C 67.00 – CONCENTRATION OF FUNDING BY COUNTERPARTY

Total and significant currencies

		Concentration of funding by counterparty								
		Counterpa- rty Name	Code	LEI Code	Counterpa- rty Sector	Residence of Counterpa- rty	Product Type	Amount Received	Weighted average original maturity	Weighted average residual maturity
Row	ID	010	015	020	030	040	050	060	070	080
010	1. TOP TEN COUNTERPARTIES EACH GREATER THAN 1% OF TOTAL LIABILITIES									
020	1.01									
030	1.02									
040	1.03									
050	1.04									
060	1.05									
070	1.06									
080	1.07									
090	1.08									
100	1.09									
110	1.10									
120	2. ALL OTHER FUNDING									

## ▼M11

**C 68.00 – CONCENTRATION OF FUNDING BY PRODUCT TYPE**

Total and significant currencies

**Concentration of funding by product type**

Row	ID	Product Name	Carrying amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
			010	020	030	040	050

**PRODUCTS GREATER THAN 1% OF TOTAL LIABILITIES**

010	1	<b>RETAIL FUNDING</b>					
020	1.1	of which sight deposits					
031	1.2	of which term deposits not withdrawable within the following 30 days					
041	1.3	of which term deposits withdrawable within the following 30 days					
070	1.4	Savings accounts					
080	1.4.1	with a notice period for withdrawal greater than 30 days					
090	1.4.2	without a notice period for withdrawal greater than 30 days					
100	2	<b>WHOLESALE FUNDING</b>					
110	2.1	Unsecured wholesale funding					
120	2.1.1	of which loans and deposits from financial customers					
130	2.1.2	of which loans and deposits from non financial customers					
140	2.1.3	of which loans and deposits from intra-group entities					

▼ **M11**

Concentration of funding by product type							
Row	ID	Product Name	Carrying amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
			010	020	030	040	050
150	2.2	Secured wholesale funding					
160	2.2.1	of which SFTs					
170	2.2.2	of which covered bond issuance					
180	2.2.3	of which asset backed security issuance					
190	2.2.4	of which loans and deposits from intra-group entities					

## ▼M11

**C 69.00 – PRICES FOR VARIOUS LENGTHS OF FUNDING**

Total and significant currencies

			Prices for various lengths of funding									
			Overnight		1 week		1 month		3 months		6 months	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	010	020	030	040	050	060	070	080	090	100
010	1	<b>Total Funding</b>										
020	1.1	of which: Retail funding										
030	1.2	of which: Unsecured wholesale funding										
040	1.3	of which: Secured funding										
050	1.4	of which: Senior unsecured securities										
060	1.5	of which: Covered bonds										
070	1.6	of which: Asset backed securities including ABCP										

			Prices for various lengths of funding							
			1 year		2 years		5 years		10 years	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	110	120	130	140	150	160	170	180
010	1	<b>Total Funding</b>								
020	1.1	of which: Retail funding								
030	1.2	of which: Unsecured wholesale funding								
040	1.3	of which: Secured funding								
050	1.4	of which: Senior unsecured securities								
060	1.5	of which: Covered bonds								
070	1.6	of which: Asset backed securities including ABCP								

## ▼M11

**C 70.00 – ROLL-OVER OF FUNDING**

Total and significant currencies

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
010	1.1	1	Total funding								
020	1.1.1		Retail funding								
030	1.1.2		Unsecured wholesale funding								
040	1.1.3		Secured funding								
050	1.2	2	Total funding								
060	1.2.1		Retail funding								
070	1.2.2		Unsecured wholesale funding								
080	1.2.3		Secured funding								
090	1.3	3	Total funding								
100	1.3.1		Retail funding								
110	1.3.2		Unsecured wholesale funding								
120	1.3.3		Secured funding								
130	1.4	4	Total funding								
140	1.4.1		Retail funding								
150	1.4.2		Unsecured wholesale funding								
160	1.4.3		Secured funding								

## ▼M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
170	1.5	5	Total funding								
180	1.5.1		Retail funding								
190	1.5.2		Unsecured wholesale funding								
200	1.5.3		Secured funding								
210	1.6	6	Total funding								
220	1.6.1		Retail funding								
230	1.6.2		Unsecured wholesale funding								
240	1.6.3		Secured funding								
250	1.7	7	Total funding								
260	1.7.1		Retail funding								
270	1.7.2		Unsecured wholesale funding								
280	1.7.3		Secured funding								
290	1.8	8	Total funding								
300	1.8.1		Retail funding								
310	1.8.2		Unsecured wholesale funding								
320	1.8.3		Secured funding								
330	1.9	9	Total funding								
340	1.9.1		Retail funding								
350	1.9.2		Unsecured wholesale funding								
360	1.9.3		Secured funding								

## ▼M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
370	1.10	10	Total funding								
380	1.10.1		Retail funding								
390	1.10.2		Unsecured wholesale funding								
400	1.10.3		Secured funding								
410	1.11	11	Total funding								
420	1.11.1		Retail funding								
430	1.11.2		Unsecured wholesale funding								
440	1.11.3		Secured funding								
450	1.12	12	Total funding								
460	1.12.1		Retail funding								
470	1.12.2		Unsecured wholesale funding								
480	1.12.3		Secured funding								
490	1.13	13	Total funding								
500	1.13.1		Retail funding								
510	1.13.2		Unsecured wholesale funding								
520	1.13.3		Secured funding								
530	1.14	14	Total funding								
540	1.14.1		Retail funding								
550	1.14.2		Unsecured wholesale funding								
560	1.14.3		Secured funding								

## ▼M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
570	1.15	15	Total funding								
580	1.15.1		Retail funding								
590	1.15.2		Unsecured wholesale funding								
600	1.15.3		Secured funding								
610	1.16	16	Total funding								
620	1.16.1		Retail funding								
630	1.16.2		Unsecured wholesale funding								
640	1.16.3		Secured funding								
650	1.17	17	Total funding								
660	1.17.1		Retail funding								
670	1.17.2		Unsecured wholesale funding								
680	1.17.3		Secured funding								
690	1.18	18	Total funding								
700	1.18.1		Retail funding								
710	1.18.2		Unsecured wholesale funding								
720	1.18.3		Secured funding								
730	1.19	19	Total funding								
740	1.19.1		Retail funding								
750	1.19.2		Unsecured wholesale funding								
760	1.19.3		Secured funding								

## ▼M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
770	1.20	20	Total funding								
780	1.20.1		Retail funding								
790	1.20.2		Unsecured wholesale funding								
800	1.20.3		Secured funding								
810	1.21	21	Total funding								
820	1.21.1		Retail funding								
830	1.21.2		Unsecured wholesale funding								
840	1.21.3		Secured funding								
850	1.22	22	Total funding								
860	1.22.1		Retail funding								
870	1.22.2		Unsecured wholesale funding								
880	1.22.3		Secured funding								
890	1.23	23	Total funding								
900	1.23.1		Retail funding								
910	1.23.2		Unsecured wholesale funding								
920	1.23.3		Secured funding								
930	1.24	24	Total funding								
940	1.24.1		Retail funding								
950	1.24.2		Unsecured wholesale funding								
960	1.24.3		Secured funding								

## ▼ M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
970	1.25	25	Total funding								
980	1.25.1		Retail funding								
990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								
1090	1.28	28	Total funding								
1100	1.28.1		Retail funding								
1110	1.28.2		Unsecured wholesale funding								
1120	1.28.3		Secured funding								
1130	1.29	29	Total funding								
1140	1.29.1		Retail funding								
1150	1.29.2		Unsecured wholesale funding								
1160	1.29.3		Secured funding								

## ▼M11

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080
1170	1.30	30	Total funding								
1180	1.30.1		Retail funding								
1190	1.30.2		Unsecured wholesale funding								
1200	1.30.3		Secured funding								
1210	1.31	31	Total funding								
1220	1.31.1		Retail funding								
1230	1.31.2		Unsecured wholesale funding								
1240	1.31.3		Secured funding								

## ▼ M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
010	1.1	1	Total funding								
020	1.1.1		Retail funding								
030	1.1.2		Unsecured wholesale funding								
040	1.1.3		Secured funding								
050	1.2	2	Total funding								
060	1.2.1		Retail funding								
070	1.2.2		Unsecured wholesale funding								
080	1.2.3		Secured funding								
090	1.3	3	Total funding								
100	1.3.1		Retail funding								
110	1.3.2		Unsecured wholesale funding								
120	1.3.3		Secured funding								
130	1.4	4	Total funding								
140	1.4.1		Retail funding								
150	1.4.2		Unsecured wholesale funding								
160	1.4.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
170	1.5	5	Total funding								
180	1.5.1		Retail funding								
190	1.5.2		Unsecured wholesale funding								
200	1.5.3		Secured funding								
210	1.6	6	Total funding								
220	1.6.1		Retail funding								
230	1.6.2		Unsecured wholesale funding								
240	1.6.3		Secured funding								
250	1.7	7	Total funding								
260	1.7.1		Retail funding								
270	1.7.2		Unsecured wholesale funding								
280	1.7.3		Secured funding								
290	1.8	8	Total funding								
300	1.8.1		Retail funding								
310	1.8.2		Unsecured wholesale funding								
320	1.8.3		Secured funding								
330	1.9	9	Total funding								
340	1.9.1		Retail funding								
350	1.9.2		Unsecured wholesale funding								
360	1.9.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
370	1.10	10	Total funding								
380	1.10.1		Retail funding								
390	1.10.2		Unsecured wholesale funding								
400	1.10.3		Secured funding								
410	1.11	11	Total funding								
420	1.11.1		Retail funding								
430	1.11.2		Unsecured wholesale funding								
440	1.11.3		Secured funding								
450	1.12	12	Total funding								
460	1.12.1		Retail funding								
470	1.12.2		Unsecured wholesale funding								
480	1.12.3		Secured funding								
490	1.13	13	Total funding								
500	1.13.1		Retail funding								
510	1.13.2		Unsecured wholesale funding								
520	1.13.3		Secured funding								
530	1.14	14	Total funding								
540	1.14.1		Retail funding								
550	1.14.2		Unsecured wholesale funding								
560	1.14.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
570	1.15	15	Total funding								
580	1.15.1		Retail funding								
590	1.15.2		Unsecured wholesale funding								
600	1.15.3		Secured funding								
610	1.16	16	Total funding								
620	1.16.1		Retail funding								
630	1.16.2		Unsecured wholesale funding								
640	1.16.3		Secured funding								
650	1.17	17	Total funding								
660	1.17.1		Retail funding								
670	1.17.2		Unsecured wholesale funding								
680	1.17.3		Secured funding								
690	1.18	18	Total funding								
700	1.18.1		Retail funding								
710	1.18.2		Unsecured wholesale funding								
720	1.18.3		Secured funding								
730	1.19	19	Total funding								
740	1.19.1		Retail funding								
750	1.19.2		Unsecured wholesale funding								
760	1.19.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
770	1.20	20	Total funding								
780	1.20.1		Retail funding								
790	1.20.2		Unsecured wholesale funding								
800	1.20.3		Secured funding								
810	1.21	21	Total funding								
820	1.21.1		Retail funding								
830	1.21.2		Unsecured wholesale funding								
840	1.21.3		Secured funding								
850	1.22	22	Total funding								
860	1.22.1		Retail funding								
870	1.22.2		Unsecured wholesale funding								
880	1.22.3		Secured funding								
890	1.23	23	Total funding								
900	1.23.1		Retail funding								
910	1.23.2		Unsecured wholesale funding								
920	1.23.3		Secured funding								
930	1.24	24	Total funding								
940	1.24.1		Retail funding								
950	1.24.2		Unsecured wholesale funding								
960	1.24.3		Secured funding								

## ▼ M11

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
970	1.25	25	Total funding								
980	1.25.1		Retail funding								
990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								
1090	1.28	28	Total funding								
1100	1.28.1		Retail funding								
1110	1.28.2		Unsecured wholesale funding								
1120	1.28.3		Secured funding								
1130	1.29	29	Total funding								
1140	1.29.1		Retail funding								
1150	1.29.2		Unsecured wholesale funding								
1160	1.29.3		Secured funding								

▼ **M11**

				Roll-over of funding							
				>7days ≤ 14 days				>14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	090	100	110	120	130	140	150	160
1170	1.30	30	Total funding								
1180	1.30.1		Retail funding								
1190	1.30.2		Unsecured wholesale funding								
1200	1.30.3		Secured funding								
1210	1.31	31	Total funding								
1220	1.31.1		Retail funding								
1230	1.31.2		Unsecured wholesale funding								
1240	1.31.3		Secured funding								

## ▼ M11

				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
010	1.1	1	Total funding								
020	1.1.1		Retail funding								
030	1.1.2		Unsecured wholesale funding								
040	1.1.3		Secured funding								
050	1.2	2	Total funding								
060	1.2.1		Retail funding								
070	1.2.2		Unsecured wholesale funding								
080	1.2.3		Secured funding								
090	1.3	3	Total funding								
100	1.3.1		Retail funding								
110	1.3.2		Unsecured wholesale funding								
120	1.3.3		Secured funding								
130	1.4	4	Total funding								
140	1.4.1		Retail funding								
150	1.4.2		Unsecured wholesale funding								
160	1.4.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
170	1.5	5	Total funding								
180	1.5.1		Retail funding								
190	1.5.2		Unsecured wholesale funding								
200	1.5.3		Secured funding								
210	1.6	6	Total funding								
220	1.6.1		Retail funding								
230	1.6.2		Unsecured wholesale funding								
240	1.6.3		Secured funding								
250	1.7	7	Total funding								
260	1.7.1		Retail funding								
270	1.7.2		Unsecured wholesale funding								
280	1.7.3		Secured funding								
290	1.8	8	Total funding								
300	1.8.1		Retail funding								
310	1.8.2		Unsecured wholesale funding								
320	1.8.3		Secured funding								
330	1.9	9	Total funding								
340	1.9.1		Retail funding								
350	1.9.2		Unsecured wholesale funding								
360	1.9.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
370	1.10	10	Total funding								
380	1.10.1		Retail funding								
390	1.10.2		Unsecured wholesale funding								
400	1.10.3		Secured funding								
410	1.11	11	Total funding								
420	1.11.1		Retail funding								
430	1.11.2		Unsecured wholesale funding								
440	1.11.3		Secured funding								
450	1.12	12	Total funding								
460	1.12.1		Retail funding								
470	1.12.2		Unsecured wholesale funding								
480	1.12.3		Secured funding								
490	1.13	13	Total funding								
500	1.13.1		Retail funding								
510	1.13.2		Unsecured wholesale funding								
520	1.13.3		Secured funding								
530	1.14	14	Total funding								
540	1.14.1		Retail funding								
550	1.14.2		Unsecured wholesale funding								
560	1.14.3		Secured funding								

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				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
570	1.15	15	Total funding								
580	1.15.1		Retail funding								
590	1.15.2		Unsecured wholesale funding								
600	1.15.3		Secured funding								
610	1.16	16	Total funding								
620	1.16.1		Retail funding								
630	1.16.2		Unsecured wholesale funding								
640	1.16.3		Secured funding								
650	1.17	17	Total funding								
660	1.17.1		Retail funding								
670	1.17.2		Unsecured wholesale funding								
680	1.17.3		Secured funding								
690	1.18	18	Total funding								
700	1.18.1		Retail funding								
710	1.18.2		Unsecured wholesale funding								
720	1.18.3		Secured funding								
730	1.19	19	Total funding								
740	1.19.1		Retail funding								
750	1.19.2		Unsecured wholesale funding								
760	1.19.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
770	1.20	20	Total funding								
780	1.20.1		Retail funding								
790	1.20.2		Unsecured wholesale funding								
800	1.20.3		Secured funding								
810	1.21	21	Total funding								
820	1.21.1		Retail funding								
830	1.21.2		Unsecured wholesale funding								
840	1.21.3		Secured funding								
850	1.22	22	Total funding								
860	1.22.1		Retail funding								
870	1.22.2		Unsecured wholesale funding								
880	1.22.3		Secured funding								
890	1.23	23	Total funding								
900	1.23.1		Retail funding								
910	1.23.2		Unsecured wholesale funding								
920	1.23.3		Secured funding								
930	1.24	24	Total funding								
940	1.24.1		Retail funding								
950	1.24.2		Unsecured wholesale funding								
960	1.24.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
970	1.25	25	Total funding								
980	1.25.1		Retail funding								
990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								
1090	1.28	28	Total funding								
1100	1.28.1		Retail funding								
1110	1.28.2		Unsecured wholesale funding								
1120	1.28.3		Secured funding								
1130	1.29	29	Total funding								
1140	1.29.1		Retail funding								
1150	1.29.2		Unsecured wholesale funding								
1160	1.29.3		Secured funding								

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				Roll-over of funding							
				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	170	180	190	200	210	220	230	240
1170	1.30	30	Total funding								
1180	1.30.1		Retail funding								
1190	1.30.2		Unsecured wholesale funding								
1200	1.30.3		Secured funding								
1210	1.31	31	Total funding								
1220	1.31.1		Retail funding								
1230	1.31.2		Unsecured wholesale funding								
1240	1.31.3		Secured funding								

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				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
010	1.1	1	Total funding								
020	1.1.1		Retail funding								
030	1.1.2		Unsecured wholesale funding								
040	1.1.3		Secured funding								
050	1.2	2	Total funding								
060	1.2.1		Retail funding								
070	1.2.2		Unsecured wholesale funding								
080	1.2.3		Secured funding								
090	1.3	3	Total funding								
100	1.3.1		Retail funding								
110	1.3.2		Unsecured wholesale funding								
120	1.3.3		Secured funding								
130	1.4	4	Total funding								
140	1.4.1		Retail funding								
150	1.4.2		Unsecured wholesale funding								
160	1.4.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
170	1.5	5	Total funding								
180	1.5.1		Retail funding								
190	1.5.2		Unsecured wholesale funding								
200	1.5.3		Secured funding								
210	1.6	6	Total funding								
220	1.6.1		Retail funding								
230	1.6.2		Unsecured wholesale funding								
240	1.6.3		Secured funding								
250	1.7	7	Total funding								
260	1.7.1		Retail funding								
270	1.7.2		Unsecured wholesale funding								
280	1.7.3		Secured funding								
290	1.8	8	Total funding								
300	1.8.1		Retail funding								
310	1.8.2		Unsecured wholesale funding								
320	1.8.3		Secured funding								
330	1.9	9	Total funding								
340	1.9.1		Retail funding								
350	1.9.2		Unsecured wholesale funding								
360	1.9.3		Secured funding								

## ▼ M11

				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
370	1.10	10	Total funding								
380	1.10.1		Retail funding								
390	1.10.2		Unsecured wholesale funding								
400	1.10.3		Secured funding								
410	1.11	11	Total funding								
420	1.11.1		Retail funding								
430	1.11.2		Unsecured wholesale funding								
440	1.11.3		Secured funding								
450	1.12	12	Total funding								
460	1.12.1		Retail funding								
470	1.12.2		Unsecured wholesale funding								
480	1.12.3		Secured funding								
490	1.13	13	Total funding								
500	1.13.1		Retail funding								
510	1.13.2		Unsecured wholesale funding								
520	1.13.3		Secured funding								
530	1.14	14	Total funding								
540	1.14.1		Retail funding								
550	1.14.2		Unsecured wholesale funding								
560	1.14.3		Secured funding								

## ▼M11

				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
570	1.15	15	Total funding								
580	1.15.1		Retail funding								
590	1.15.2		Unsecured wholesale funding								
600	1.15.3		Secured funding								
610	1.16	16	Total funding								
620	1.16.1		Retail funding								
630	1.16.2		Unsecured wholesale funding								
640	1.16.3		Secured funding								
650	1.17	17	Total funding								
660	1.17.1		Retail funding								
670	1.17.2		Unsecured wholesale funding								
680	1.17.3		Secured funding								
690	1.18	18	Total funding								
700	1.18.1		Retail funding								
710	1.18.2		Unsecured wholesale funding								
720	1.18.3		Secured funding								
730	1.19	19	Total funding								
740	1.19.1		Retail funding								
750	1.19.2		Unsecured wholesale funding								
760	1.19.3		Secured funding								

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				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
770	1.20	20	Total funding								
780	1.20.1		Retail funding								
790	1.20.2		Unsecured wholesale funding								
800	1.20.3		Secured funding								
810	1.21	21	Total funding								
820	1.21.1		Retail funding								
830	1.21.2		Unsecured wholesale funding								
840	1.21.3		Secured funding								
850	1.22	22	Total funding								
860	1.22.1		Retail funding								
870	1.22.2		Unsecured wholesale funding								
880	1.22.3		Secured funding								
890	1.23	23	Total funding								
900	1.23.1		Retail funding								
910	1.23.2		Unsecured wholesale funding								
920	1.23.3		Secured funding								
930	1.24	24	Total funding								
940	1.24.1		Retail funding								
950	1.24.2		Unsecured wholesale funding								
960	1.24.3		Secured funding								

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				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
970	1.25	25	Total funding								
980	1.25.1		Retail funding								
990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								
1090	1.28	28	Total funding								
1100	1.28.1		Retail funding								
1110	1.28.2		Unsecured wholesale funding								
1120	1.28.3		Secured funding								
1130	1.29	29	Total funding								
1140	1.29.1		Retail funding								
1150	1.29.2		Unsecured wholesale funding								
1160	1.29.3		Secured funding								

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				Roll-over of funding							
				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
1170	1.30	30	Total funding								
1180	1.30.1		Retail funding								
1190	1.30.2		Unsecured wholesale funding								
1200	1.30.3		Secured funding								
1210	1.31	31	Total funding								
1220	1.31.1		Retail funding								
1230	1.31.2		Unsecured wholesale funding								
1240	1.31.3		Secured funding								

**▼ M11***ANNEX XIX***INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII****1. Additional Monitoring Tools****1.1. General**

1. In order to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding, institutions shall complete the template in Annex XVIII in accordance with the instructions in this Annex.
2. Total funding shall be all financial liabilities other than derivatives and short positions;
3. Funding with open maturity including on sight deposits shall be considered as maturing overnight.
4. Original maturity shall represent the time between the date of origination and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII. This means that in case of optionality such as in the case of paragraph 12 of Annex XXIII, the original maturity of a funding item can be shorter than the time elapsed since its origination.
5. Residual maturity shall represent the time between the end of the reporting period and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII.
6. For the purposes of calculating the original or residual weighted average maturity, deposits maturing overnight shall be considered to have a one day maturity.
7. For the purposes of calculating the original and residual maturity, where there is funding with a notice period or a cancellation or early withdrawal clause for the institution's counterparty, a withdrawal at the first possible date shall be assumed.
8. For perpetual liabilities, except where subject to optionality as referred to in paragraph 12 of Annex XXIII, a fixed 20 years original and residual maturity shall be assumed.
9. For calculating the percentage threshold referred to in templates C 67.00 and C 68.00 by significant currency, institutions shall use a threshold of 1 % of total liabilities in all currencies.

**1.2. Concentration of funding by counterparty (C 67.00)**

1. In order to collect information about the reporting institutions' concentration of funding by counterparty in template C 67.00, institutions shall apply the instructions contained in this section.

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2. Institutions shall report the top ten largest counterparties or a group of connected clients that is defined in point (39) of Article 4(1) of Regulation (EU) No 575/2013, where the funding obtained from each counterparty or group of connected clients exceeds a threshold of 1 % of total liabilities in rows 020 to 110 of section 1 of the template. The counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty or group of connected clients which is above the 1 % threshold as at the reporting date. Item 1.02 shall be the second largest above the 1 % threshold, and similarly with the remaining items.
3. Where a counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the highest amount of funding.
4. Institutions shall report the total of all other remaining funding in section 2.
5. The totals of section 1 and section 2 shall equal an institution's total funding as per its balance sheet reported under the financial reporting framework (FINREP).
6. For each counterparty, institutions shall report all of the columns 010 to 080.
7. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities by virtue of its role as the custodian bank, it shall consider that amount for reporting the concentration of counterparties. Where there is no information available on the holder of the securities, the corresponding amount does not have to be reported.
8. Instructions concerning specific columns:

Column	Legal references and instructions
010	<p><b>Counterparty Name</b></p> <p>The name of each counterparty from which funding obtained exceeds 1 % of total liabilities shall be recorded in column 010 in descending order, that is, in the order of the size of funding obtained.</p> <p>The name of the counterparty, whether a legal entity or a natural person, shall be reported. Where the counterparty is a legal entity, the counterparty name recorded shall be the full name of the legal entity from which the funding is derived including any references to the company type in accordance with the national company law.</p>
015	<p><b>Code</b></p> <p>This code is a row identifier and shall be unique for each row in the table.</p>
020	<p><b>LEI Code</b></p> <p>The legal entity identifier code of the counterparty.</p> <p><u>Where a Legal Entity Identification code (LEI code) exists for a given counterparty, it shall be used to identify that counterparty.</u></p>

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Column	Legal references and instructions
030	<p><b>Counterparty Sector</b></p> <p>One sector shall be allocated to each counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) Households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Counterparty</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used, including pseudo-ISO codes for international organisations, <u>available in the most recent edition of the Eurostat's 'Balance of Payments Vademecum'</u>.</p> <p>For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b></p> <p>Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received or in which the largest proportion of funding was received for mixed product types, using the following codes indicated in bold:</p> <p><b>UWF</b> (unsecured wholesale funding obtained from financial customers including interbank money).</p>
	<p><b>UWNF</b> (unsecured wholesale funding obtained from non-financial customers)</p> <p><b>SFT</b> (funding obtained from repurchase agreements as defined in point (82) of Article 4(1) of Regulation (EU) No 575/2013)</p> <p><b>CB</b> (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC)</p> <p><b>ABS</b> (funding obtained from asset backed security issuance including asset backed commercial paper)</p> <p><b>IGCP</b> (funding obtained from intragroup counterparties)</p> <p><b>OSWF</b> (other secured wholesale funding)</p> <p><b>OFPP</b> (other funding products, e.g. retail funding)</p>
060	<p><b>Amount Received</b></p> <p>The total amount of funding received from counterparties reported in column 010 shall be recorded in column 060 and institutions shall report carrying amounts therein.</p>
070	<p><b>Weighted average original maturity</b></p> <p>For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average original maturity (in days) for that funding shall be recorded in column 070.</p> <p>The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty.</p>

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Column	Legal references and instructions
080	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average residual maturity, in days, for that funding shall be recorded in column 080.</p> <p>The weighted average residual maturity shall be calculated as the average maturity, in remaining days, of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty.</p>

## 1.3. Concentration of funding by product type (C 68.00)

1. This template seeks to collect information about the reporting institutions' concentration of funding by product type, broken down into the funding types as specified in the following instructions regarding rows:

Row	Legal references and instructions
010	<p><b>1. Retail funding</b></p> <p>Retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61</p>
020	<p><b>1.1. of which sight deposits;</b></p> <p>Of the retail funding of row 010 those that are sight deposits.</p>
031	<p><b>1.2. of which term deposits not withdrawable within the following 30 days;</b></p> <p>Of the retail funding of row 010 those that are term deposits not withdrawable within the following 30 days</p>
041	<p><b>1.3. of which term deposits withdrawable within the following 30 days;</b></p> <p>Of the retail funding of row 010 those that are term deposits withdrawable within the following 30 days</p>
070	<p><b>1.4. of which savings accounts with either of the following characteristics:</b></p> <p>Of the retail funding of row 010 those that are savings accounts with either of the following characteristics:</p> <ul style="list-style-type: none"> <li>— with a notice period for withdrawal greater than 30 days</li> <li>— without a notice period for withdrawal which is greater than 30 days.</li> </ul> <p>This row shall not be reported.</p>
080	<p><b>1.4.1. with a notice period for withdrawal greater than 30 days;</b></p> <p>Of the retail funding of row 010 those that are savings accounts with a notice period for withdrawal greater than 30 days</p>
090	<p><b>1.4.2. without a notice period for withdrawal which is greater than 30 days</b></p> <p>Of the retail funding of row 010 those that are savings accounts without a notice period for withdrawal which is greater than 30 days.</p>
100	<p><b>2. Wholesale funding shall be considered to consist of any of the following:</b></p> <p>All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61.</p> <p>This row shall not be reported.</p>

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Row	Legal references and instructions
110	<b>2.1. unsecured wholesale funding;</b> All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is unsecured.
120	<b>2.1.1. of which loans and deposits from financial customers;</b> Of the funding in row 110, those that consist of loans and deposits from financial customers. Funding from central banks shall be excluded from this row.
130	<b>2.1.2. of which loans and deposits from non-financial customers;</b> Of the funding in row 110, those that consist of loans and deposits from non-financial customers. Funding from central banks shall be excluded from this row.
140	<b>2.1.3. of which loans and deposits from intra-group entities;</b> Of the funding in row 110, those that consist of loans and deposits from intra-group entities. Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.
150	<b>2.2. secured wholesale funding;</b> All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is secured.
160	<b>2.2.1. of which Securities Financing Transactions;</b> Of the funding in row 150, that which is funding obtained from repurchase agreements as defined in point (82) of Article 4(1) of Regulation (EU) No 575/2013.
170	<b>2.2.2. of which covered bond issuances;</b> Of the funding in row 150, that which is funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC.
180	<b>2.2.3. of which asset backed security issuances;</b> Of the funding in row 150, that which is funding obtained from asset backed security issuance including asset backed commercial paper.
190	<b>2.2.4. of which loans and deposits from intra-group entities.</b> Of the funding in row 150, that which is funding obtained from intra-group entities. Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.

- For the purpose of completing this template, institutions shall report the total amount of funding received from each product type which exceeds a threshold of 1 % of total liabilities.
- For each product type, institutions shall report all of the columns 010 to 050.

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4. The 1 % of total liabilities threshold shall be used to determine those product types from which funding has been obtained in accordance with the following:
  - (a) the 1 % of total liabilities threshold shall be applied for the product types referred to in all of the following rows: 1.1 'Sight deposit'; 1.2 'Term deposits not withdrawable within the following 30 days'; 1.3 'Term deposits within the following 30 days'; 1.4 'Saving accounts'; 2.1 'Unsecured wholesale funding'; 2.2 'Secured wholesale funding';
  - (b) with regard to the calculation of the 1 % of total liabilities threshold for row 1.4 'Saving accounts' the threshold shall apply on the sum of 1.4.1 and 1.4.2;
  - (c) for rows 1. 'Retail Funding' and 2. 'Wholesale Funding' the 1 % of total liabilities threshold applies on aggregated level only.
5. The figures reported in rows 1. 'Retail', 2.1 'Unsecured wholesale funding', 2.2 'Secured wholesale funding' can include broader product types than the underlying 'of which' items.
6. Instructions concerning specific columns:

Column	Legal references and instructions
010	<p><b>Carrying amount received</b></p> <p>Carrying amount of funding received for each of the product categories listed in the 'Product name' column shall be reported in column 010 of the template</p>
020	<p><b>Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country</b></p> <p>Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p> <p>Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.</p>
030	<p><b>Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country</b></p> <p>Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is <u>not</u> covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p> <p>Note: the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.</p>
040	<p><b>Weighted average original maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average original maturity (in days) for that funding shall be recorded in column 040.</p> <p>The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from all issuances of that product type.</p>

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Column	Legal references and instructions
050	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050.</p> <p>The weighted average residual maturity shall be calculated as the average maturity (in days) left on the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.</p>

## 1.4. Prices for Various Lengths of Funding (C 69.00)

1. Institutions shall report the information about the transaction volume and prices paid by institutions for funding obtained during the reporting period and still present at the end of the reporting period in template C 69.00 in accordance with the following original maturities:
  - (a) overnight in columns 010 and 020;
  - (b) greater than overnight and less than or equal to 1 week (columns 030 and 040)
  - (c) greater than 1 week and less than or equal to 1 month in columns 050 and 060;
  - (d) greater than 1 month and less than or equal to 3 months in columns 070 and 080;
  - (e) greater than 3 months and less than or equal to 6 months in columns 090 and 100;
  - (f) greater than 6 months and less than or equal to 1 year in columns 110 and 120;
  - (g) greater than 1 year and less than or equal to 2 years in columns 130 and 140;
  - (h) greater than 2 years and less than or equal to 5 years in columns 150 and 160;
  - (i) greater than 5 years and less than or equal to 10 years in columns 170 and 180.
2. For the purposes of determining the maturity of the funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three-month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).
3. The spread reported in the left hand column of each time bucket shall be one of the following:
  - (a) the spread payable by the institution for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;
  - (b) the spread payable by the firm at issuance for liabilities with an original maturity greater than one year, were they to be swapped to the relevant benchmark index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.

**▼ M11**

Solely for the purposes of spread calculation under points a) and b) above, on the basis of historical experience, the institution may determine the original maturity with or without taking into account optionality, as appropriate.

4. Spreads shall be reported in basis points with a negative sign in case the new funding is cheaper than under the relevant benchmark rate. They shall be calculated on a weighted average basis.
5. For the purposes of calculating the average spread payable across multiple issuances/deposits/loans, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but they shall include any premium or discount and fees payable or receivable, taking as a basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread shall be the liability rate minus the swap rate.
6. The amount of funding obtained for the funding categories listed in the 'Item' column shall be reported in the 'volume' column of the applicable time bucket.
7. In the column 'volume', institutions shall provide the amounts representing the carrying amount of the new funding obtained in the applicable time bucket according to original maturity.
8. As for all items, also for off-balance sheet commitments, institutions shall only report the related amounts reflected in the balance sheet. An off-balance sheet commitment provided to the institution shall only be reported in C69.00 after a drawdown. In the case of a drawdown, the volume and spread to be reported shall be the amount drawn and applicable spread at the end of the reporting period. Where the drawdown cannot be rolled-over at the discretion of the institution, the actual maturity of the drawdown shall be reported. Where the institution has already drawn on the facility at the end of the previous reporting period, and where the institution subsequently increases the usage of the facility, only the additional amount drawn shall be reported.
9. Deposits placed by retail customers shall consist of deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61.
10. For funding that has rolled-over during the reporting period that is still outstanding at the end of the reporting period the average of spreads applying at that time (i.e. end of reporting period) shall be reported. For the purposes of C69.00, funding that rolled-over and is still there at the end of the reporting period shall be considered to represent new funding.
11. By way of deviation from the rest of Section 1.4, the volume and spread of sight deposits shall only be reported where the depositor did not have a sight deposit in the preceding reporting period or where there is an increase in the deposit amount compared to the previous reference date, in which case the increment shall be treated as new funding. The spread shall be that of the end of the period.
12. Where there is nothing to report, cells relating to spreads shall be left empty.

▼ **M11**

## 13. Instructions concerning specific rows:

Row	Legal references and instructions
010	<p><b>1. Total Funding</b></p> <p>Total volume and weighted average spread of all funding shall be obtained for all of the following lengths of time in accordance as follows:</p> <p>(a) <u>overnight in columns 010 and 020;</u></p> <p>(b) <u>greater than overnight and less than or equal to 1 week in columns 030 and 040;</u></p> <p>(c) <u>greater than 1 week and less than or equal to 1 month in columns 050 and 060;</u></p> <p>(d) <u>greater than 1 month and less than or equal to 3 months in columns 070 and 080;</u></p> <p>(e) <u>greater than 3 months and less than or equal to 6 months in columns 090 and 100;</u></p> <p>(f) <u>greater than 6 months and less than or equal to 1 year in columns 110 and 120;</u></p> <p>(g) <u>greater than 1 year and less than or equal to 2 years in columns 130 and 140;</u></p> <p>(h) <u>greater than 2 years and less than or equal to 5 years in columns 150 and 160;</u></p> <p>(i) <u>greater than 5 years and less than or equal to 10 years in columns 170 and 180.</u></p>
020	<p><b>1.1. of which: Retail funding</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of retail funding obtained.</p>
030	<p><b>1.2. of which: Unsecured wholesale funding</b></p> <p>Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale funding obtained.</p>
040	<p><b>1.3. of which: Secured funding</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.</p>
050	<p><b>1.4. of which: Senior unsecured securities</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.</p>
060	<p><b>1.5. of which: Covered bonds</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.</p>
070	<p><b>1.6. of which: Asset backed securities including ABCP</b></p> <p>Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.</p>

## 1.5. Roll-over of funding (C 70.00)

1. This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. 'roll-over of funding' on a daily basis over the month preceding the reporting date.

**▼ M11**

2. Institutions shall report, in calendar days, the funding they have maturing in accordance with the following time buckets according to the original maturity:
  - (a) overnight in columns 010 to 040);
  - (b) between 1 and 7 days in columns 050 to 080);
  - (c) between 7 and 14 days in columns 090 to 120);
  - (d) between 14 and 1 month in columns 130 to 160);
  - (e) between 1 and 3 months in columns 170 to 200);
  - (f) between 3 and 6 months in columns 210 to 240);
  - (g) in more than 6 months in columns 250 to 280).
3. For each time bucket described in paragraph 2, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the 'Roll over' column, new funds obtained shall be reported in the 'New Funds' column and the net difference between new funds on the one hand and roll-over minus maturing funds on the other shall be reported in the right-hand column.
4. Total net cash flows shall be reported in column 290 and shall equal the sum of all 'Net' columns numbered 040, 080, 120, 160, 200, 240 and 280.
5. The average term of funding, in days, for maturing term funds shall be reported in column 300.
6. The average term of funding, in days, of funds rolled over shall be reported in column 310
7. The average term of funding, in days, for new term funds shall be reported in column 320.
8. The 'Maturing' amount shall comprise all liabilities that were contractually withdrawable by the provider of the funding or due on the relevant day in the reporting period. It shall always be reported with a positive sign.
9. The 'Roll-over' amount shall comprise the maturing amount as defined in paragraphs 2 and 3 that remains with the institution on the relevant day of the reporting period. It shall always be reported with a positive sign. Where the maturity of the funding has changed due to the roll-over event, the 'roll-over' amount shall be reported in a time bucket according to the new maturity.
10. The 'New funds' amount shall comprise actual inflows of funding on the relevant day in the reporting period. It shall always be reported with a positive sign.
11. The 'Net' amount shall be considered as a change of funding within a particular original maturity time band on the relevant day of the reporting period, and shall be calculated by adding in the 'net' column the new funds plus the roll over funds minus the maturing funds.

▼ **M11**

## 12. Instructions concerning specific columns:

Column	Legal references and instructions
010 to 040	<p><b>Overnight</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an overnight original maturity shall be reported in column 010 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an overnight original maturity shall be reported in column 020 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an overnight original maturity shall be reported in column 030 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing daily funding and, on the other hand, roll-overs plus new daily funding obtained shall be reported in column 040 of line item 1.1-1.31.</p>
050 to 080	<p><b>&gt; 1 day ≤ 7 days</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 050 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 060 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 70 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 080 of line item 1.1-1.31.</p>
090 to 120	<p><b>&gt; 7days ≤ 14 days</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 090 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 100 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 110 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 120 of line item 1.1-1.31.</p>
130 to 160	<p><b>&gt; 14 days ≤ 1 month</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 130 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p>

▼ **M11**

Column	Legal references and instructions
	<p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 140 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 150 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 160 of line item 1.1-1.31.</p>
170 to 200	<p><b>&gt; 1 Month ≤ 3 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 170 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 180 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 190 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 200 of line item 1.1-1.31.</p>
210 to 240	<p><b>&gt; 3 Months ≤ 6 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 210 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 220 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 230 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 240 of line item 1.1-1.31.</p>
250 to 280	<p><b>&gt; 6 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 250 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 260 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 270 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 280 of line item 1.1-1.31.</p>

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Column	Legal references and instructions
290	<b>Total net cash flows</b> The total net cash flows equal to the sum of all ‘Net’ columns numbered 040, 080, 120, 160, 200, 240, 280, shall be reported in column 290.
300 to 320	<b>Average Term (days)</b> The weighted average term, in days, of all funds maturing shall be reported in column 300. The weighted average term, in days, of all funds rolled over shall be reported in column 310, the weighted average term, in days, of all new funds shall be reported in column 320.

REPORTING ON COUNTERBALANCING CAPACITY

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

Total and significant currencies

Concentration of counterbalancing capacity by issuer										
		Issuer	LEI code	Issuer Sector	Residence of Issuer	Product Type	Currency	Credit quality step	MtM value/nominal	Collateral value CB-eligible
Row	ID	010	020	030	040	050	060	070	080	090
010	1. TOP TEN ISSUERS									
020	1,01									
030	1,02									
040	1,03									
050	1,04									
060	1,05									
070	1,06									
080	1,07									
090	1,08									
100	1,09									
110	1,10									
120	2. ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY									

▼ **M10***ANNEX XXI***INSTRUCTIONS FOR COMPLETING THE CONCENTRATION OF  
COUNTERBALANCING CAPACITY TEMPLATE (C 71.00) OF  
ANNEX XX**

Concentration of Counterbalancing Capacity by issuer/counterparty (CCC)  
(C 71.00)

1. In order to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose under template C 71.00, institutions shall apply the instructions contained in this Annex.
2. Where an issuer or counterparty is assigned to more than one product type, currency or credit quality step, the total amount shall be reported. The product type, currency or credit quality step to be reported shall be the ones that are relevant to the largest proportion of the counterbalancing capacity concentration.
3. The counterbalancing capacity in C 71.00 shall be the same as that in C 66.01 with the qualification that the assets reported as counterbalancing capacity for the purposes of C 71.00 shall be unencumbered to be available for the institution to convert into cash on the reporting reference date.
4. For calculating the concentrations for the purpose of reporting template C 71.00 by significant currency, institutions shall use the concentrations in all currencies.
5. When an issuer or counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the higher counterbalancing capacity concentration.
6. Except for row 120, concentrations of counterbalancing capacity with a central bank as issuer or counterparty shall not be reported in this template. In the event that an institution has pre-positioned assets at a central bank for standard liquidity operations and to the extent that these assets fall under the top ten issuers or counterparties of unencumbered counterbalancing capacity, the institution shall report the original issuer and the original product type.

Column	Legal references and instructions
010	<p><b>Issuer Name</b></p> <p>The name of the top ten issuers of unencumbered assets or counterparties of undrawn committed liquidity lines granted to the institution shall be recorded in column 010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on. Issuers and counterparties forming a group of connected clients shall be reported as one single concentration</p> <p>The issuer or counterparty name recorded shall be the full name of the legal entity which issued the assets or granted the liquidity lines, including any references to the company type in accordance with the national company law.</p>
020	<p><b>LEI code</b></p> <p>The legal entity identifier code of the counterparty.</p>
030	<p><b>Issuer Sector</b></p> <p>One sector shall be allocated to each issuer or counterparty on the basis of FINREP economic sector classes:</p> <p>(i) General Governments; (ii) Credit institutions; (iii) Other financial corporations; (iv) Non-financial corporations; (v) Households.</p> <p>For groups of connected clients, no sector shall be reported.</p>

▼ **M10**

Column	Legal references and instructions
040	<p><b>Residence of Issuer</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the issuer or counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum'.</p> <p>For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b></p> <p>Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold:</p> <p><b>SrB</b> (Senior Bond)</p> <p><b>SubB</b> (Subordinated Bond)</p> <p><b>CP</b> (Commercial Paper)</p> <p><b>CB</b> (Covered Bonds)</p> <p><b>US</b> (UCITS-security, i.e. financial instruments representing a share in or a security issued by an Undertaking for Collective Investments of transferable securities)</p> <p><b>ABS</b> (Asset Backed Security)</p> <p><b>CrCl</b> (Credit Claim)</p> <p><b>Eq</b> (Equity)</p> <p><b>Gold (if physical gold, which can be treated as a single counterparty)</b></p> <p><b>LiqL</b> (Undrawn committed liquidity line granted to the institution)</p> <p><b>OPT</b> (Other product type)</p>
060	<p><b>Currency</b></p> <p>Issuer or counterparties recorded in column 010 shall be assigned a currency ISO code in column 060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution. The three-letter currency unit code according to ISO 4217 shall be reported.</p> <p>Where a multicurrency line is part of a concentration in counterbalancing capacity, the line shall be counted in the currency that is the predominant one in the rest of the concentration. With regard to the separate reporting in significant currencies as specified under Article 415(2) of Regulation (EU) No 575/2013, institutions shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that significant currency, in line with the instructions for the separate reporting of significant currencies in the LCR, in accordance with Regulation (EU) 2016/322.</p>
070	<p><b>Credit quality step</b></p> <p>The appropriate credit quality step shall be assigned in accordance with Regulation (EU) No 575/2013, which shall be the same as that of the items reported in the maturity ladder. Where there is no rating, the step of 'non-rated' shall be assigned.</p>
080	<p><b>MtM value/nominal</b></p> <p>The market value or fair value of the assets, or, where applicable, the nominal value of the undrawn liquidity line granted to the institution.</p>
090	<p><b>Collateral value CB-eligible</b></p> <p>The collateral value according to the central bank rules for standing facilities for the specific assets.</p> <p>For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>

REPORTING ON AMM MATURITY LADDER

AMM TEMPLATES		
Template number	Template code	Name of the template /group of templates
		MATURITY LADDER TEMPLATE
66	C 66.01	MATURITY LADDER TEMPLATE

## ▼ M10

## C 66.01 - MATURITY LADDER

Total and significant currencies

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
010-380	1	OUTFLOWS		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)								
020	1.1.1	unsecured bonds due								
030	1.1.2	regulated covered bonds								
040	1.1.3	securitisations due								
050	1.1.4	other								
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:								
070	1.2.1	Level 1 tradable assets								
080	1.2.1.1	Level 1 excluding covered bonds								
090	1.2.1.1.1	Level 1 central bank								
100	1.2.1.1.2	Level 1 (CQS 1)								
110	1.2.1.1.3	Level 1 (CQS2, CQS3)								

## ▼M10

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
010-380	1	OUTFLOWS		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
120	1.2.1.1.4	Level 1 (CQS4+)								
130	1.2.1.2	Level 1 covered bonds (CQS1)								
140	1.2.2	Level 2A tradable assets								
150	1.2.2.1	Level 2A corporate bonds (CQS1)								
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)								
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)								
180	1.2.3	Level 2B tradable assets								
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)								
200	1.2.3.2	Level 2B covered bonds (CQS1-6)								
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)								
220	1.2.3.4	Level 2B shares								
230	1.2.3.5	Level 2B public sector (CQS 3-5)								
240	1.2.4	other tradable assets								
250	1.2.5	other assets								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
010-380	1	<b>OUTFLOWS</b>		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
260	1.3	Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)								
270	1.3.1	stable retail deposits								
280	1.3.2	other retail deposits								
290	1.3.3	operational deposits								
300	1.3.4	non-operational deposits from credit institutions								
310	1.3.5	non-operational deposits from other financial customers								
320	1.3.6	non-operational deposits from central banks								
330	1.3.7	non-operational deposits from non-financial corporates								
340	1.3.8	non-operational deposits from other counterparties								
350	1.4	<b>FX-swaps maturing</b>								
360	1.5	<b>Derivatives amount payables other than those reported in 1.4</b>								
370	1.6	<b>Other outflows</b>								
380	1.7	<b>Total outflows</b>								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
390-720	2	INFLOWS		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:								
400	2.1.1	Level 1 tradable assets								
410	2.1.1.1	Level 1 excluding covered bonds								
420	2.1.1.1.1	Level 1 central bank								
430	2.1.1.1.2	Level 1 (CQS 1)								
440	2.1.1.1.3	Level 1 (CQS2, CQS3)								
450	2.1.1.1.4	Level 1 (CQS4+)								
460	2.1.1.2	Level 1 covered bonds (CQS1)								
470	2.1.2	Level 2A tradable assets								
480	2.1.2.1	Level 2A corporate bonds (CQS1)								
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)								
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
390-720	2	INFLOWS		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
510	2.1.3	Level 2B tradable assets								
520	2.1.3.1	Level 2B ABS (CQS1)								
530	2.1.3.2	Level 2B covered bonds (CQS1-6)								
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)								
550	2.1.3.4	Level 2B shares								
560	2.1.3.5	Level 2B public sector (CQS 3-5)								
570	2.1.4	other tradable assets								
580	2.1.5	other assets								
590	2.2	Monies due not reported in 2.1 resulting from loans and advances granted to:								
600	2.2.1	retail customers								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
390-720	2	INFLOWS		Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
610	2.2.2	non-financial corporates								
620	2.2.3	credit institutions								
630	2.2.4	other financial customers								
640	2.2.5	central banks								
650	2.2.6	other counterparties								
660	2.3	FX-swaps maturing								
670	2.4	Derivatives amount receivables other than those reported in 2.3								
680	2.5	Paper in own portfolio maturing								
690	2.6	Other inflows								
700	2.7	Total inflows								
710	2.8	Net contractual gap								
720	2.9	Cumulated net contractual gap								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
730	3.1	coins and bank notes								
740	3.2	Withdrawable central bank reserves								
750	3.3	Level 1 tradable assets								
760	3.3.1	Level 1 excluding covered bonds								
770	3.3.1.1	Level 1 central bank								
780	3.3.1.2	Level 1 (CQS 1)								
790	3.3.1.3	Level 1 (CQS2, CQS3)								
800	3.3.1.4	Level 1 (CQS4+)								
810	3.3.2	Level 1 covered bonds (CQS1)								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
730-1080	3	COUNTERBALANCING CAPACITY	Initial stock	Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
820	3.4	Level 2A tradable assets								
830	3.4.1	Level 2A corporate bonds (CQS1)								
840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)								
850	3.4.4	Level 2A public sector (CQS1, CQS2)								
860	3.5	Level 2B tradable assets								
870	3.5.1	Level 2B ABS (CQS1)								
880	3.5.2	Level 2B covered bonds (CQS1-6)								
890	3.5.3	Level 2B corporate bonds (CQ1-3)								
900	3.5.4	Level 2B shares								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
910	3.5.5	Level 2B public sector (CQS 3-5)								
920	<b>3.6</b>	<b>other tradable assets</b>								
930	3.6.1	central government (CQS1)								
940	3.6.2	central government (CQS 2 & 3)								
950	3.6.3	shares								
960	3.6.4	covered bonds								
970	3.6.5	ABS								
980	3.6.6	other tradable assets								
990	<b>3.7</b>	<b>non tradable assets eligible for central banks</b>								
1000	<b>3.8</b>	<b>undrawn committed facilities received</b>								
1010	3.8.1	Level 1 facilities								
1020	3.8.2	Level 2B restricted use facilities								
1030	3.8.3	Level 2B IPS facilities								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
1040	3.8.4	other facilities								
1050	3.8.4.1	from intragroup counterparties								
1060	3.8.4.2	from other counterparties								
1070	<b>3.9</b>	<b>Net change of Counterbalancing Capacity</b>								
1080	<b>3.10</b>	<b>Cumulated Counterbalancing Capacity</b>								
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
1090	<b>4.1</b>	<b>Outflows from committed facilities</b>								
1100	4.1.1	Committed credit facilities								
1110	4.1.1.1	considered as Level 2B by the receiver								
1120	4.1.1.2	other								
1130	4.1.2	Liquidity facilities								
1140	<b>4.2</b>	<b>Outflows due to downgrade triggers</b>								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
1150-1290		MEMORANDUM ITEMS	Initial stock	Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
1200	10	Intragroup or IPS outflows (excluding FX)								
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)								
1220	12	Intragroup or IPS inflows from maturing securities								
1230	13	HQLA central bank eligible								
1240	14	non-HQLA central bank eligible								
1270	17	Behavioural outflows from deposits								
1280	18	Behavioural inflows from loans and advances								
1290	19	Behavioural draw-downs of committed facilities								

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)							
020	1.1.1	unsecured bonds due							
030	1.1.2	regulated covered bonds							
040	1.1.3	securitisations due							
050	1.1.4	other							
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:							
070	1.2.1	Level 1 tradable assets							
080	1.2.1.1	Level 1 excluding covered bonds							
090	1.2.1.1.1	Level 1 central bank							
100	1.2.1.1.2	Level 1 (CQS 1)							
110	1.2.1.1.3	Level 1 (CQS2, CQS3)							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
120	1.2.1.1.4	Level 1 (CQS4+)							
130	1.2.1.2	Level 1 covered bonds (CQS1)							
140	1.2.2	Level 2A tradable assets							
150	1.2.2.1	Level 2A corporate bonds (CQS1)							
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
180	1.2.3	Level 2B tradable assets							
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
200	1.2.3.2	Level 2B covered bonds (CQS1-6)							
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
220	1.2.3.4	Level 2B shares							
230	1.2.3.5	Level 2B public sector (CQS 3-5)							
240	1.2.4	other tradable assets							
250	1.2.5	other assets							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
010-380	1	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
260	1.3	<b>Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)</b>							
270	1.3.1	stable retail deposits							
280	1.3.2	other retail deposits							
290	1.3.3	operational deposits							
300	1.3.4	non-operational deposits from credit institutions							
310	1.3.5	non-operational deposits from other financial customers							
320	1.3.6	non-operational deposits from central banks							
330	1.3.7	non-operational deposits from non-financial corporates							
340	1.3.8	non-operational deposits from other counterparties							
350	1.4	<b>FX-swaps maturing</b>							
360	1.5	<b>Derivatives amount payables other than those reported in 1.4</b>							
370	1.6	<b>Other outflows</b>							
380	1.7	<b>Total outflows</b>							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
390-720	2	INFLOWS	Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:							
400	2.1.1	Level 1 tradable assets							
410	2.1.1.1	Level 1 excluding covered bonds							
420	2.1.1.1.1	Level 1 central bank							
430	2.1.1.1.2	Level 1 (CQS 1)							
440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
450	2.1.1.1.4	Level 1 (CQS4+)							
460	2.1.1.2	Level 1 covered bonds (CQS1)							
470	2.1.2	Level 2A tradable assets							
480	2.1.2.1	Level 2A corporate bonds (CQS1)							
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
390-720	2	INFLOWS	Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
510	2.1.3	Level 2B tradable assets							
520	2.1.3.1	Level 2B ABS (CQS1)							
530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
550	2.1.3.4	Level 2B shares							
560	2.1.3.5	Level 2B public sector (CQS 3-5)							
570	2.1.4	other tradable assets							
580	2.1.5	other assets							
590	2.2	Monies due not reported in 2.1 resulting from loans and advances granted to:							
600	2.2.1	retail customers							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
390-720	2	INFLOWS	Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
610	2.2.2	non-financial corporates							
620	2.2.3	credit institutions							
630	2.2.4	other financial customers							
640	2.2.5	central banks							
650	2.2.6	other counterparties							
660	2.3	FX-swaps maturing							
670	2.4	Derivatives amount receivables other than those reported in 2.3							
680	2.5	Paper in own portfolio maturing							
690	2.6	Other inflows							
700	2.7	Total inflows							
710	2.8	Net contractual gap							
720	2.9	Cumulated net contractual gap							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
730-1080	3	COUNTERBALANCING CAPACITY	Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
730	3.1	coins and bank notes							
740	3.2	Withdrawable central bank reserves							
750	3.3	Level 1 tradable assets							
760	3.3.1	Level 1 excluding covered bonds							
770	3.3.1.1	Level 1 central bank							
780	3.3.1.2	Level 1 (CQS 1)							
790	3.3.1.3	Level 1 (CQS2, CQS3)							
800	3.3.1.4	Level 1 (CQS4+)							
810	3.3.2	Level 1 covered bonds (CQS1)							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
730-1080	3	COUNTERBALANCING CAPACITY	Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
820	3.4	Level 2A tradable assets							
830	3.4.1	Level 2A corporate bonds (CQS1)							
840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)							
850	3.4.4	Level 2A public sector (CQS1, CQS2)							
860	3.5	Level 2B tradable assets							
870	3.5.1	Level 2B ABS (CQS1)							
880	3.5.2	Level 2B covered bonds (CQS1-6)							
890	3.5.3	Level 2B corporate bonds (CQ1-3)							
900	3.5.4	Level 2B shares							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
910	3.5.5	Level 2B public sector (CQS 3-5)							
920	<b>3.6</b>	<b>other tradable assets</b>							
930	3.6.1	central government (CQS1)							
940	3.6.2	central government (CQS 2 & 3)							
950	3.6.3	shares							
960	3.6.4	covered bonds							
970	3.6.5	ABS							
980	3.6.6	other tradable assets							
990	<b>3.7</b>	<b>non tradable assets eligible for central banks</b>							
1000	<b>3.8</b>	<b>undrawn committed facilities received</b>							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							
1070	<b>3.9</b>	<b>Net change of Counterbalancing Capacity</b>							
1080	<b>3.10</b>	<b>Cumulated Counterbalancing Capacity</b>							
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
1090	<b>4.1</b>	<b>Outflows from committed facilities</b>							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1140	<b>4.2</b>	<b>Outflows due to downgrade triggers</b>							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
1150-1290	MEMORANDUM ITEMS		Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
1200	10	Intragroup or IPS outflows (excluding FX)							
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)							
1220	12	Intragroup or IPS inflows from maturing securities							
1230	13	HQLA central bank eligible							
1240	14	non-HQLA central bank eligible							
1270	17	Behavioural outflows from deposits							
1280	18	Behavioural inflows from loans and advances							
1290	19	Behavioural draw-downs of committed facilities							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
010-380	1	OUTFLOWS	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)							
020	1.1.1	unsecured bonds due							
030	1.1.2	regulated covered bonds							
040	1.1.3	securitisations due							
050	1.1.4	other							
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:							
070	1.2.1	Level 1 tradable assets							
080	1.2.1.1	Level 1 excluding covered bonds							
090	1.2.1.1.1	Level 1 central bank							
100	1.2.1.1.2	Level 1 (CQS 1)							
110	1.2.1.1.3	Level 1 (CQS2, CQS3)							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
120	1.2.1.1.4	Level 1 (CQS4+)							
130	1.2.1.2	Level 1 covered bonds (CQS1)							
140	1.2.2	Level 2A tradable assets							
150	1.2.2.1	Level 2A corporate bonds (CQS1)							
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
180	1.2.3	Level 2B tradable assets							
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
200	1.2.3.2	Level 2B covered bonds (CQS1-6)							
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
220	1.2.3.4	Level 2B shares							
230	1.2.3.5	Level 2B public sector (CQS 3-5)							
240	1.2.4	other tradable assets							
250	1.2.5	other assets							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
010-380	1	<b>OUTFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
260	1.3	<b>Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)</b>							
270	1.3.1	stable retail deposits							
280	1.3.2	other retail deposits							
290	1.3.3	operational deposits							
300	1.3.4	non-operational deposits from credit institutions							
310	1.3.5	non-operational deposits from other financial customers							
320	1.3.6	non-operational deposits from central banks							
330	1.3.7	non-operational deposits from non-financial corporates							
340	1.3.8	non-operational deposits from other counterparties							
350	1.4	<b>FX-swaps maturing</b>							
360	1.5	<b>Derivatives amount payables other than those reported in 1.4</b>							
370	1.6	<b>Other outflows</b>							
380	1.7	<b>Total outflows</b>							

▼ **M10**

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
390-720	2	INFLOWS	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:							
400	2.1.1	Level 1 tradable assets							
410	2.1.1.1	Level 1 excluding covered bonds							
420	2.1.1.1.1	Level 1 central bank							
430	2.1.1.1.2	Level 1 (CQS 1)							
440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
450	2.1.1.1.4	Level 1 (CQS4+)							
460	2.1.1.2	Level 1 covered bonds (CQS1)							
470	2.1.2	Level 2A tradable assets							
480	2.1.2.1	Level 2A corporate bonds (CQS1)							
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
390-720	2	INFLOWS	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
510	2.1.3	Level 2B tradable assets							
520	2.1.3.1	Level 2B ABS (CQS1)							
530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
550	2.1.3.4	Level 2B shares							
560	2.1.3.5	Level 2B public sector (CQS 3-5)							
570	2.1.4	other tradable assets							
580	2.1.5	other assets							
590	2.2	Monies due not reported in 2.1 resulting from loans and advances granted to:							
600	2.2.1	retail customers							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
390-720	2	INFLOWS	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
610	2.2.2	non-financial corporates							
620	2.2.3	credit institutions							
630	2.2.4	other financial customers							
640	2.2.5	central banks							
650	2.2.6	other counterparties							
660	2.3	FX-swaps maturing							
670	2.4	Derivatives amount receivables other than those reported in 2.3							
680	2.5	Paper in own portfolio maturing							
690	2.6	Other inflows							
700	2.7	Total inflows							
710	2.8	Net contractual gap							
720	2.9	Cumulated net contractual gap							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
730-1080	3	COUNTERBALANCING CAPACITY	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
730	3.1	coins and bank notes							
740	3.2	Withdrawable central bank reserves							
750	3.3	Level 1 tradable assets							
760	3.3.1	Level 1 excluding covered bonds							
770	3.3.1.1	Level 1 central bank							
780	3.3.1.2	Level 1 (CQS 1)							
790	3.3.1.3	Level 1 (CQS2, CQS3)							
800	3.3.1.4	Level 1 (CQS4+)							
810	3.3.2	Level 1 covered bonds (CQS1)							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
730-1080	3	COUNTERBALANCING CAPACITY	Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
820	3.4	Level 2A tradable assets							
830	3.4.1	Level 2A corporate bonds (CQS1)							
840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)							
850	3.4.4	Level 2A public sector (CQS1, CQS2)							
860	3.5	Level 2B tradable assets							
870	3.5.1	Level 2B ABS (CQS1)							
880	3.5.2	Level 2B covered bonds (CQS1-6)							
890	3.5.3	Level 2B corporate bonds (CQ1-3)							
900	3.5.4	Level 2B shares							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
910	3.5.5	Level 2B public sector (CQS 3-5)							
920	<b>3.6</b>	<b>other tradable assets</b>							
930	3.6.1	central government (CQS1)							
940	3.6.2	central government (CQS 2 & 3)							
950	3.6.3	shares							
960	3.6.4	covered bonds							
970	3.6.5	ABS							
980	3.6.6	other tradable assets							
990	<b>3.7</b>	<b>non tradable assets eligible for central banks</b>							
1000	<b>3.8</b>	<b>undrawn committed facilities received</b>							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							
1070	<b>3.9</b>	<b>Net change of Counterbalancing Capacity</b>							
1080	<b>3.10</b>	<b>Cumulated Counterbalancing Capacity</b>							
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
1090	<b>4.1</b>	<b>Outflows from committed facilities</b>							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1140	<b>4.2</b>	<b>Outflows due to downgrade triggers</b>							

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Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
1150-1290	MEMORANDUM ITEMS		Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
1200	10	Intragroup or IPS outflows (excluding FX)							
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)							
1220	12	Intragroup or IPS inflows from maturing securities							
1230	13	HQLA central bank eligible							
1240	14	non-HQLA central bank eligible							
1270	17	Behavioural outflows from deposits							
1280	18	Behavioural inflows from loans and advances							
1290	19	Behavioural draw-downs of committed facilities							

**▼ M10***ANNEX XXIII***INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER  
TEMPLATE OF ANNEX XXII****PART I: GENERAL INSTRUCTIONS****PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS****PART I: GENERAL INSTRUCTIONS**

1. In order to capture the maturity mismatch of an institution's activities ('maturity ladder') in the template of Annex XXII, institutions shall apply the instructions contained in this Annex.
2. The maturity ladder monitoring tool shall cover contractual flows and contingent outflows. The contractual flows resulting from legally binding agreements and the residual maturity from the reporting date shall be reported according to the provisions of those legal agreements.
3. Institutions shall not double count inflows.
4. In the column 'initial stock', the stock of items at the reporting date shall be reported.
5. Only the blank white cells of the template in Annex XXII shall be completed.
6. The section of the maturity ladder template entitled 'Outflows and inflows' shall cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts valid at the reporting date shall be reported.
7. The section of the maturity ladder template entitled 'Counterbalancing capacity' shall represent the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential contractual gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.
8. Cash outflows and inflows in the respective sections 'outflows' and 'inflows' shall be reported on a gross basis with a positive sign. Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.
9. For the section of the maturity ladder template entitled 'counterbalancing capacity' outflows and inflows shall be reported on a net basis with a positive sign if they represent inflows and with a negative sign if they represent outflows. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.
10. Contractual flows shall be allocated across the twenty-two time buckets according to their residual maturity, with days referring to calendar days.
11. All contractual flows shall be reported, including all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents.

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12. In order for institutions to apply a conservative approach in determining contractual maturities of flows, they shall ensure all of the following:
  - (a) where an option to defer payment or receive an advance payment exists, the option shall be presumed to be exercised where it would advance outflows from the institution or defer inflows to the institution;
  - (b) where the option to advance outflows from the institution is solely at the discretion of the institution, the option shall be presumed to be exercised only where there is a market expectation that the institution will do so. The option shall be presumed not to be exercised where it would advance inflows to the institution or defer outflows from the institution. Any cash outflow that would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow;
  - (c) all sight and non-maturing deposits shall be reported as overnight in column 020;
  - (d) open repos or reverse repos and similar transactions which can be terminated by either party on any day shall be considered to mature overnight unless the notice period is longer than one day in which case they shall be reported in the relevant time bucket according to the notice period;
  - (e) retail term deposits with an early withdrawal option shall be considered to mature in the time period during which the early withdrawal of the deposit would not incur a penalty according to Article 25(4)(b) of Regulation (EU) 2015/61.
  - (f) where the institution is not able to establish a minimum contractual payment schedule for a particular item or part thereof following the rules set out in this paragraph, it shall report the item or part thereof as greater than 5 years in column 220.
13. Interest outflows and inflows from all on and off balance sheet instruments shall be included in all relevant items of the ‘outflows’ and ‘inflows’ sections.
14. Foreign Exchange (‘FX’) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.
15. Cash flows from unsettled transactions shall be reported, in the short period before settlement, in the appropriate rows and buckets.
16. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be left blank.
17. Past due items and items for which the institution has a reason to expect non- performance shall not be reported.
18. Where the collateral received is re-hypothecated in a transaction that matures beyond the transaction in which the institution received the collateral, a securities outflow in the amount of the fair value of the collateral received shall be reported in the counterbalancing capacity section in the relevant bucket according to the maturity of the transaction that generated the reception of the collateral.

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19. Intragroup items shall not affect the reporting on a consolidated basis

**PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS**

Row	Legal references and instructions
<b>010 to 380</b>	<b>1 OUTFLOWS</b> The total amount of cash outflows shall be reported in the following sub-categories below:
010	<b>1.1 Liabilities resulting from securities issued</b> Cash outflows arising from debt securities issued by the reporting institution i.e. own issuances.
020	<b>1.1.1 unsecured bonds due</b> The amount of cash outflows resulting from securities issued reported in line 1.1, which is unsecured debt issued by the reporting institution to third parties.
030	<b>1.1.2 regulated covered bonds</b> The amount of cash outflows resulting from securities issued, reported in line 1.1, which is bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Art. 52(4) of Directive 2009/65/EC.
040	<b>1.1.3 securitisations due</b> The amount of cash outflows resulting from securities issued, reported in line 1.1, which is securitisation transactions with third parties, in accordance with Article 4(1) point 61 of Regulation (EU) No 575/2013.
050	<b>1.1.4 other</b> The amount of cash outflows resulting from securities issued reported in line 1.1, other than those reported in the above subcategories.
060	<b>1.2 Liabilities resulting from secured lending and capital market driven transactions, collateralised by:</b> Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013. Note: Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the 'counterbalancing capacity' section.
070	<b>1.2.1 Level 1 tradable assets</b> The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.
080	<b>1.2.1.1 Level 1 excluding covered bonds</b> The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are not covered bonds.

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Row	Legal references and instructions
090	<p><b>1.2.1.1.1 Level 1 central bank</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.</p>
100	<p><b>1.2.1.1.2 Level 1 (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
110	<p><b>1.2.1.1.3 Level 1 (CQS 2, CQS3)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
120	<p><b>1.2.1.1.4 Level 1 (CQS 4+)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
130	<p><b>1.2.1.2 Level 1 covered bonds (CQS1)</b></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>
140	<p><b>1.2.2 Level 2A tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
150	<p><b>1.2.2.1 Level 2A corporate bond (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
160	<p><b>1.2.2.2 Level 2A covered bonds (CQS1, CQS2)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>

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Row	Legal references and instructions
170	<p><b>1.2.2.3 Level 2A public sector (CQS1, CQS2)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.</p>
180	<p><b>1.2.3 Level 2B tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
190	<p><b>1.2.3.1 Level 2B Asset Backed Securities-ABS (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by asset backed securities, including RMBS. Note that in accordance with Article 13(2)(a) of Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B shall be required to have credit quality step 1.</p>
200	<p><b>1.2.3.2 Level 2B covered bonds (CQS 1-6)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by covered bonds.</p>
210	<p><b>1.2.3.3 Level 2B corporate bonds (CQS 1-3)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by corporate debt securities.</p>
220	<p><b>1.2.3.4 Level 2B shares</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by shares.</p>
230	<p><b>1.2.3.5 Level 2B public sector (CQS 3-5)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by Level 2B assets not reported in items 1.2.3.1 to 1.2.3.4.</p>
240	<p><b>1.2.4 other tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets not reported in items 1.2.1, 1.2.2 or 1.2.3.</p>
250	<p><b>1.2.5 other assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by assets not reported in items 1.2.1, 1.2.2, 1.2.3 or 1.2.4.</p>

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Row	Legal references and instructions
260	<p><b>1.3 Liabilities not reported in 1.2, resulting from deposits received excluding deposits received as collateral</b></p> <p>Cash outflows arising from all deposits received with the exception of outflows reported in item 1.2 and deposits received as collateral. Cash outflows arising from derivative transactions shall be reported in items 1.4 or 1.5.</p> <p>Deposits shall be reported according to their earliest possible contractual maturity date. Deposits that can be withdrawn immediately without notice ('sight deposits') or non-maturing deposits shall be reported in the 'overnight' bucket.</p>
270	<p><b>1.3.1 stable retail deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) and Article 24 of Regulation (EU) 2015/61.</p>
280	<p><b>1.3.2 other retail deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) of Regulation (EU) 2015/61 other than those reported in item 1.3.1.</p>
290	<p><b>1.3.3 operational deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from operational deposits in accordance with Article 27 of Regulation (EU) 2015/61.</p>
300	<p><b>1.3.4 non-operational deposits from credit institutions</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits by credit institutions other than those reported in item 1.3.3.</p>
310	<p><b>1.3.5 non-operational deposits from other financial customers</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits from financial customers in accordance with Article 3(9) of Regulation (EU) 2015/61 other than those reported in item 1.3.3 and 1.3.4.</p>
320	<p><b>1.3.6 non-operational deposits from central banks</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by central banks.</p>
330	<p><b>1.3.7 non-operational deposits from non-financial corporates</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by non-financial corporates.</p>
340	<p><b>1.3.8 non-operational deposits from other counterparties</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits not reported in items 1.3.1 to 1.3.7.</p>

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Row	Legal references and instructions
350	<p><b>1.4 FX-swaps maturing</b></p> <p>Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract.</p>
360	<p><b>1.5 Derivatives amount payables other than those reported in 1.4</b></p> <p>Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of outflows resulting from maturing FX swaps which shall be reported in item 1.4.</p> <p>The total amount shall reflect settlement amounts including unsettled margin calls as of the reporting date.</p> <p>The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:</p> <ol style="list-style-type: none"> <li>1. cash and securities flows related to derivatives for which there is a collateral agreement in place requiring full or adequate collateralisation of counterparty exposures, shall be excluded from the maturity ladder templates; all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the 'stock' column of section 3 of the maturity ladder covering the counterbalancing capacity, with the exception of cash and securities flows in the context of margin calls ('cash or securities collateral flows') which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash- inflows' for cash collateral and in section 3 'counterbalancing capacity' for securities collateral;</li> <li>2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: <ol style="list-style-type: none"> <li>(a) flows related to option-like derivatives shall be included only where the strike price is below the market price for a call, or above the market price for a put option ('in the money'). These flows shall be proxied by applying both of the following: <ol style="list-style-type: none"> <li>(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash- inflows' at the latest exercise date of the option where the bank has the right to exercise the option;</li> <li>(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option;</li> </ol> </li> <li>(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash- outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of liquid securities in the counterbalancing capacity of the maturity ladder, using the current market-implied forward rates applicable on the reporting date where the amounts are not yet fixed.</li> </ol> </li> </ol>

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Row	Legal references and instructions
370	<b>1.6 Other outflows</b> Total amount of all other cash outflows, not reported in items 1.1, 1.2, 1.3, 1.4 or 1.5. Contingent outflows shall not be reported here.
380	<b>1.7 Total outflows</b> The sum of outflows reported in items 1.1, 1.2, 1.3, 1.4, 1.5 and 1.6.
<b>390 to 700</b>	<b>2 INFLOWS</b>
390	<b>2.1 Monies due from secured lending and capital market driven transactions collateralised by:</b> Total amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013. Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the 'counterbalancing capacity' section.
400	<b>2.1.1 Level 1 tradable assets</b> The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.
410	<b>2.1.1.1 Level 1 excluding covered bonds</b> The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are not covered bonds.
420	<b>2.1.1.1.1 Level 1 central bank</b> The amount of cash inflows reported in item 2.1.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.
430	<b>2.1.1.1.2 Level 1 (CQS 1)</b> The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
440	<b>2.1.1.1.3 Level 1 (CQS 2, CQS3)</b> The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.

▼ **M10**

Row	Legal references and instructions
450	<p><b>2.1.1.1.4 Level 1 (CQS 4+)</b></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
460	<p><b>2.1.1.2 Level 1 covered bonds (CQS1)</b></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>
470	<p><b>2.1.2 Level 2A tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
480	<p><b>2.1.2.1 Level 2A corporate bond (CQS 1)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
490	<p><b>2.1.2.2 Level 2A covered bonds (CQS1, CQS2)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
500	<p><b>2.1.2.3 Level 2A public sector (CQS1, CQS2)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A shall be either credit quality step 1 or credit quality step 2.</p>
510	<p><b>2.1.3 Level 2B tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
520	<p><b>2.1.3.1 Level 2B ABS (CQS 1)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by asset backed securities, including RMBS.</p>

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Row	Legal references and instructions
530	<p><b>2.1.3.2 Level 2B covered bonds (CQS 1-6)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by covered bonds.</p>
540	<p><b>2.1.3.3 Level 2B corporate bonds (CQS 1-3)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by corporate debt securities.</p>
550	<p><b>2.1.3.4 Level 2B shares</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by shares.</p>
560	<p><b>2.1.3.5 Level 2B public sector (CQS 3-5)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by Level 2B assets not reported in items 2.1.3.1 to 2.1.3.4.</p>
570	<p><b>2.1.4 other tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets not reported in items 2.1.1, 2.1.2 or 2.1.3.</p>
580	<p><b>2.1.5 other assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by assets not reported in items 2.1.1, 2.1.2, 2.1.3 or 2.1.4.</p>
590	<p><b>2.2 Monies due not reported in item 2.1 resulting from loans and advances granted to:</b></p> <p>Cash inflows from loans and advances.</p> <p>Cash inflows shall be reported at the latest contractual date for repayment. For revolving facilities, the existing loan shall be assumed to be rolled-over and any remaining balances shall be treated as committed facilities.</p>
600	<p><b>2.2.1 retail customers</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from natural persons or SMEs in accordance with Article 3(8) of Regulation (EU) 2015/61.</p>
610	<p><b>2.2.2 non-financial corporates</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from non-financial corporates.</p>
620	<p><b>2.2.3 credit institutions</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from credit institutions.</p>
630	<p><b>2.2.4 other financial customers</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from financial customers in accordance with Article 3(9) of Regulation (EU) 2015/61 other than those reported in item 2.2.3.</p>

▼ **M10**

Row	Legal references and instructions
640	<p><b>2.2.5 central banks</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from central banks.</p>
650	<p><b>2.2.6 other counterparties</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from other counterparties not referred to in sections 2.2.1-2.2.5.</p>
660	<p><b>2.3 FX-swaps maturing</b></p> <p>Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract.</p> <p>This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template.</p>
670	<p><b>2.4. Derivatives amount receivables other than those reported in 2.3</b></p> <p>Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of inflows resulting from maturing FX swaps which shall be reported in item 2.3.</p> <p>The total amount shall include settlement amounts including unsettled margin calls as of the reporting date.</p> <p>The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:</p> <ol style="list-style-type: none"> <li>1. cash and securities flows related to derivatives for which there is a collateral agreement in place that requires full or adequate collateralisation of counterparty exposures shall be excluded from the maturity ladder template, and all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the template. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the 'stock' column of section 3 of the maturity ladder covering the counterbalancing capacity with the exception of cash and securities flows in the context of margin calls which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash-inflows' for cash collateral and in section 3 'counterbalancing capacity' for securities collateral in the maturity ladder;</li> <li>2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: <ol style="list-style-type: none"> <li>(a) flows related to option-like derivatives shall be included only if they are in the money. These flows shall be proxied by applying both of the following: <ol style="list-style-type: none"> <li>(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash-inflows' at the latest exercise date of the option where the bank has the right to exercise the option;</li> </ol> </li> </ol> </li> </ol>

▼ **M10**

Row	Legal references and instructions
	<p>(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option;</p> <p>(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash- outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of securities in the counterbalancing capacity of the maturity ladder, using the current market- implied forward rates applicable on the reporting date where the amounts are not yet fixed.</p>
680	<p><b>2.5 Paper in own portfolio maturing</b></p> <p>The amount of inflows which is principal repayment from own investments due taken in bonds, reported according to their residual contractual maturity. This item shall include cash inflows from maturing securities reported in the counterbalancing capacity. Therefore, once a security matures, it shall be reported as securities outflow in the counterbalancing capacity and consequently as a cash inflow here.</p>
690	<p><b>2.6 Other inflows</b></p> <p>Total amount of all other cash inflows, not reported in items 2.1, 2.2, 2.3, 2.4 or 2.5 above. Contingent inflows shall not be reported here.</p>
700	<p><b>2.7 Total inflows</b></p> <p>Sum of inflows reported in items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.6.</p>
710	<p><b>2.8 Net contractual gap</b></p> <p>Total Inflows reported in item 2.7 less total outflows reported in item 1.7.</p>
720	<p><b>2.9 Cumulated net contractual gap</b></p> <p>Cumulated net contractual gap from the reporting date to the upper limit of a relevant time bucket.</p>
<b>730-1080</b>	<p><b>3 COUNTERBALANCING CAPACITY</b></p> <p>The 'Counterbalancing Capacity' of the maturity ladder shall contain information on the development of an institution's holdings of assets of varying degrees of liquidity, amongst which tradable assets and central bank eligible assets, as well as facilities contractually committed to the institution.</p> <p>For reporting at the consolidated level on central bank eligibility, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction of incorporation shall form the basis.</p> <p>Where the counterbalancing capacity refers to tradable assets, institutions shall report tradable assets traded in large, deep and active repo or cash markets characterised by a low level of concentration.</p>

▼ **M10**

Row	Legal references and instructions
	<p>Assets reported in the columns of the counterbalancing capacity shall include only unencumbered assets available to the institution to convert into cash at any time to fill contractual gaps between cash inflows and outflows during the time horizon. For those purposes, the definition of encumbered assets in accordance with Commission Delegated Regulation (EU) 2015/61 shall apply. The assets shall not be used to provide credit enhancements in structured transactions or to cover operational costs, such as rents and salaries, and shall be managed with the clear and sole intent for use as a source of contingent funds.</p> <p>Assets that the institution received as collateral in reverse repo and Securities Financing Transactions (SFT) can be considered as part of the counterbalancing capacity if they are held at the institution, have not been rehypothecated, and are legally and contractually available for the institution's use.</p> <p>In order to avoid double counting, where the institution reports prepositioned assets in item 3.1 to 3.7, it shall not report the related capacity of those facilities in item 3.8.</p> <p>Institutions shall report assets, where they meet the description of a row and are available at the reporting date, as an initial stock in column 010.</p> <p>Columns 020 to 220 shall contain contractual flows in the counterbalancing capacity. Where an institution has entered into a repo transaction, the asset which has been repoed out shall be re-entered as a security inflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo shall be reported in the relevant cash outflow bucket in item 1.2. Where an institution has entered into a reverse repo transaction, the asset which has been repoed in shall be re-entered as a security outflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash inflow following from the maturing repo shall be reported in the relevant cash inflow bucket in item 2.1. Collateral swaps shall be reported as contractual inflows and outflows of securities in the counterbalancing capacity section in accordance with the relevant maturity bucket in which these swaps mature.</p> <p>A change to the contractually available amount of credit and liquidity lines reported in item 3.8 shall be reported as a flow in the relevant time bucket. Where an institution has an overnight deposit at a central bank, the amount of the deposit shall be reported as an initial stock in item 3.2 and as a cash outflow in the maturity bucket 'overnight' for this item. Correspondingly, the resultant cash inflow shall be reported in item 2.2.5.</p> <p>Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. When a security matures, it shall be removed from the asset category it was initially reported in, it shall be treated as an outflow of securities, and the resultant cash inflow shall be reported in item 2.5.</p> <p>All security values shall be reported in the relevant bucket at current market values.</p> <p>In item 3.8 only contractually available amounts shall be reported.</p> <p>To avoid double counting, cash-inflows shall not be accounted for in item 3.1 or 3.2 of the counterbalancing capacity.</p> <p>Items in the counterbalancing capacity shall be reported in the following sub-categories below:</p>
730	<p><b>3.1 Coins and bank notes</b></p> <p>Total amount of cash arising from coins and banknotes.</p>

▼ **M10**

Row	Legal references and instructions
740	<p><b>3.2 Withdrawable central bank reserves</b></p> <p>Total amount of reserves at central banks according to Article 10(1)(b)(iii) of Regulation (EU) 2015/61 withdrawable overnight at the latest.</p> <p>Securities representing claims on or guaranteed by central banks shall not be reported here.</p>
750	<p><b>3.3 Level 1 tradable assets</b></p> <p>The market value of tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
760	<p><b>3.3.1 Level 1 excluding covered bonds</b></p> <p>The amount reported in item 3.3 which is not covered bonds.</p>
770	<p><b>3.3.1.1 Level 1 central bank</b></p> <p>The amount reported in item 3.3.1 which is assets representing claims on or guaranteed by central banks.</p>
780	<p><b>3.3.1.2 Level 1 (CQS 1)</b></p> <p>The amount reported in item 3.3.1 other than the amount reported in item 3.3.1.1, which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
790	<p><b>3.3.1.3 Level 1 (CQS 2, CQS3)</b></p> <p>The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
800	<p><b>3.3.1.4 Level 1 (CQS 4+)</b></p> <p>The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
810	<p><b>3.3.2 Level 1 covered bonds (CQS1)</b></p> <p>The amount reported in item 3.3 which is covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>
820	<p><b>3.4 Level 2A tradable assets</b></p> <p>The market value of tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>

▼ **M10**

Row	Legal references and instructions
830	<b>3.4.1 Level 2A corporate bond (CQS 1)</b> The amount reported in item 3.4 which is corporate bonds that are assigned credit quality step 1 by a nominated ECAI.
840	<b>3.4.2 Level 2A covered bonds (CQS 1, CQS2)</b> The amount reported in item 3.4 which is covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.
850	<b>3.4.3 Level 2A public sector (CQS1, CQS2)</b> The amount reported in item 3.4 which is assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.
860	<b>3.5 Level 2B tradable assets</b> The market value of tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.
870	<b>3.5.1 Level 2B ABS (CQS 1)</b> The amount reported in item 3.5 which is asset backed securities (including RMBS). Note that in accordance with Article 13(2)(a) of Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B have credit quality step 1.
880	<b>3.5.2 Level 2B covered bonds (CQS 1-6)</b> The amount reported in item 3.5 which is covered bonds.
890	<b>3.5.3 Level 2B corporate bonds (CQS 1-3)</b> The amount reported in item 3.5 which is corporate debt securities.
900	<b>3.5.4 Level 2B shares</b> The amount reported in item 3.5 which is shares.
910	<b>3.5.5 Level 2B public sector (CQS 3-5)</b> The amount reported in 3.5 which is Level 2B assets not reported in items 3.5.1 to 3.5.4.
920	<b>3.6 other tradable assets</b> The market value of tradable assets other than those reported in items 3.3, 3.4 and 3.5. Securities and securities flows from other tradable assets in the form of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.

▼ **M10**

Row	Legal references and instructions
930	<b>3.6.1 central government (CQS1)</b> The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 1 by a nominated ECAI.
940	<b>3.6.2 central government (CQS2-3)</b> The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 2 or 3 by a nominated ECAI.
950	<b>3.6.3 shares</b> The amount reported in item 3.6 which is shares.
960	<b>3.6.4 covered bonds</b> The amount reported in item 3.6 which is covered bonds.
970	<b>3.6.5 ABS</b> The amount reported in item 3.6 which is ABS.
980	<b>3.6.6 other tradable assets</b> The amount reported in item 3.6 which is other tradable asset not reported in items 3.6.1 to 3.6.5.
990	<b>3.7 non-tradable assets eligible for central bank</b> The carrying amount of non-tradable assets that are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.  For assets denominated in a currency included in the Annex of Commission Implementing Regulation (EU) 2015/233 <sup>(1)</sup> as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank. Securities and securities flows from other tradable assets in the form of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.—
1000	<b>3.8 Undrawn committed facilities received</b> Total amount of undrawn committed facilities extended to the reporting institution. These shall include contractually irrevocable facilities. Institutions shall report a reduced amount where the potential collateral needs for drawing on these facilities exceeds the availability of collateral.  In order to avoid double-counting, facilities where the reporting institution has already prepositioned assets as collateral, for an undrawn credit facility, and has already reported the assets in items 3.1 to 3.7, shall not be reported in item 3.8. The same shall apply for cases where the reporting institution may need to preposition assets as collateral in order to draw as reported in this field.

<sup>(1)</sup> <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015R0233>

▼ **M10**

Row	Legal references and instructions
1010	<b>3.8.1 Level 1 facilities</b> The amount reported in item 3.8 which is central bank facility in accordance with Article 19(1)(b) of Regulation (EU) 2015/61.
1020	<b>3.8.2 Level 2B restricted use facilities</b> The amount reported in item 3.8 which are facilities in accordance with Article 14 of Regulation (EU) 2015/61.
1030	<b>3.8.3 Level 2B IPS facilities</b> The amount reported in item 3.8 which is liquidity funding in accordance with Article 16(2) of Regulation (EU) 2015/61.
1040	<b>3.8.4 Other facilities</b> The amount reported in item 3.8 other than the amount reported in 3.8.1 to 3.8.3.
1050	<b>3.8.4.1 from intragroup counterparties</b> The amount reported in 3.8.4 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme as referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
1060	<b>3.8.4.2 from other counterparties</b> The amount reported in 3.8.4 other than the amount reported in 3.8.4.1.
1070	<b>3.9 Net change of Counterbalancing Capacity</b> Net change in exposures to items 3.2, 3.3, 3.4 and 3.5, 3.6, 3.7 and 3.8 representing, respectively, central banks, securities flows and committed credit lines in a given time bucket shall be reported.
1080	<b>3.10 Cumulated Counterbalancing Capacity</b> Cumulated amount of Counterbalancing Capacity from the reporting date to the upper limit of a relevant time bucket.
<b>1090-1140</b>	<b>4 CONTINGENCIES</b> The 'Contingencies' of the maturity ladder shall contain information on contingent outflows.
1090	<b>4.1 Outflows from committed facilities</b> Cash outflows arising from committed facilities. Institutions shall report as an outflow the maximum amount that can be drawn in a given time period. For revolving credit facilities, only the amount above the existing loan shall be reported.
1010	<b>4.1.1 Committed credit facilities</b> The amount reported in item 4.1, which derives from committed credit facilities in accordance with Article 31 of Regulation (EU) 2015/61.

▼ **M10**

Row	Legal references and instructions
1110	<p><b>4.1.1.1 considered as Level 2B by the receiver</b></p> <p>The amount reported in item 4.1.1, which is considered liquidity funding in accordance with Article 16(2) of Regulation (EU) 2015/61.</p>
1120	<p><b>4.1.1.2 other</b></p> <p>The amount reported in item 4.1.1, other than the amount reported in item 4.1.1.1.</p>
1130	<p><b>4.1.2 Liquidity facilities</b></p> <p>The amount reported in item 4.1, which derives from liquidity facilities in accordance with Article 31 of Regulation (EU) 2015/61.</p>
1140	<p><b>4.2 Outflows due to downgrade triggers</b></p> <p>Institutions shall report here the effect of a material deterioration of the credit quality of the institution corresponding to a downgrade in its external credit assessment by at least three notches.</p> <p>Positive amounts shall represent contingent outflows and negative amounts shall represent a reduction of the original liability.</p> <p>Where the effect of the downgrade is an early redemption of outstanding liabilities, the concerned liabilities shall be reported with a negative sign in a time band where they are reported in item 1 and simultaneously with a positive sign in a time band when the liability becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a margin call, the market value of the collateral required to be posted shall be reported with a positive sign in a time band when the requirement becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a change in the re-hypothecation rights of the securities received as collateral from the counterparties, the market value of the affected securities shall be reported with a positive sign in a time band when the securities cease to be available to the reporting institution, should the effects of the downgrade become applicable at the reporting date.</p>
<b>1150-1290</b>	<b>5 MEMORANDUM ITEMS</b>
1200	<p><b>10 Intragroup or IPS outflows (excluding FX)</b></p> <p>Sum of outflows in 1.1, 1.2, 1.3, 1.5, 1.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
1210	<p><b>11 Intragroup or IPS inflows (excluding FX and maturing securities)</b></p> <p>Sum of inflows in 2.1, 2.2, 2.4, 2.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>

▼ **M10**

Row	Legal references and instructions
1220	<p><b>12 Intragroup or IPS inflows from maturing securities</b></p> <p>Sum of inflows in 2.5 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
1230	<p><b>13 HQLA central bank eligible</b></p> <p>The amount reported in items 3.3, 3.4 and 3.5 which is eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p> <p>For assets denominated in a currency included in the Annex of Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1240	<p><b>14 non-HQLA central bank eligible</b></p> <p>The sum of:</p> <ul style="list-style-type: none"> <li>i) The sum of the amounts reported in item 3.6 which are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</li> <li>ii) The own issuances which are eligible collateral for standard liquidity operations of a the central bank to which the institution has direct access at its level of consolidation</li> </ul> <p>For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1270	<p><b>17 Behavioural outflows from deposits</b></p> <p>The amount reported in item 1.3 redistributed into the time buckets according to the behavioural maturity on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' shall mean 'a situation without any liquidity stress assumption.</p> <p>The distribution shall reflect the 'stickiness' of the deposits.</p> <p>The item does not reflect business plan assumptions and therefore shall not include information relating to new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.</p>
1280	<p><b>18 Behavioural inflows from loans and advances</b></p> <p>The amount reported in item 2.2 redistributed into the time buckets according to the behavioural maturity on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' shall mean a situation without any liquidity stress assumption.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets must necessarily be filled in.</p>

**▼ M10**

Row	Legal references and instructions
1290	<p><b>19 Behavioural draw-downs of committed facilities</b></p> <p>The amount reported in item 4.1 redistributed into the time buckets according to the behavioural level of draw-downs and resulting liquidity needs on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' means 'a situation without any liquidity stress assumption'.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.</p>

▼ **M11**

## ANNEX XXIV

**REPORTING ON LIQUIDITY**

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template /group of templates
<b>LIQUIDITY COVERAGE TEMPLATES</b>		
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## ▼M11

**C 72.00 – LIQUIDITY COVERAGE – LIQUID ASSETS**

Currency						
Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			010	020	030	040
010	1	<b>TOTAL UNADJUSTED LIQUID ASSETS</b>				
020	1.1	<b>Total unadjusted level 1 assets</b>				
030	1.1.1	Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
040	1.1.1.1	Coins and banknotes		1,00		
050	1.1.1.2	Withdrawable central bank reserves		1,00		
060	1.1.1.3	Central bank assets		1,00		
070	1.1.1.4	Central government assets		1,00		
080	1.1.1.5	Regional government / local authorities assets		1,00		
090	1.1.1.6	Public Sector Entity assets		1,00		
100	1.1.1.7	Recognisable domestic and foreign currency central government and central bank assets		1,00		
110	1.1.1.8	Credit institution (protected by Member State government, promotional lender) assets		1,00		
120	1.1.1.9	Multilateral development bank and international organisations assets		1,00		
130	1.1.1.10	Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure		1,00		
140	1.1.1.11	Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds		0,95		

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Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			010	020	030	040
150	1.1.1.12	Alternative Liquidity Approaches: Central bank credit facility		1,00		
160	1.1.1.13	Central institutions: Level 1 assets excl. EHQ CB which are considered liquid assets for the depositing credit institution				
170	1.1.1.14	Alternative Liquidity Approaches: Level 2A assets recognised as Level 1		0,80		
180	1.1.2	Total unadjusted LEVEL 1 extremely high quality covered bonds				
190	1.1.2.1	Extremely high quality covered bonds		0,93		
200	1.1.2.2	Qualifying CIU shares/units: underlying is extremely high quality covered bonds		0,88		
210	1.1.2.3	Central institutions: Level 1 EHQ covered bonds which are considered liquid assets for the depositing credit institution				
220	1.2	<b>Total unadjusted level 2 assets</b>				
230	1.2.1	Total unadjusted LEVEL 2A assets				
240	1.2.1.1	Regional government / local authorities or Public Sector Entity assets (Member State, RW20 %)		0,85		
250	1.2.1.2	Central bank or central / regional government or local authorities or Public Sector Entity assets (Third Country, RW20 %)		0,85		
260	1.2.1.3	High quality covered bonds (CQS2)		0,85		
270	1.2.1.4	High quality covered bonds (Third Country, CQS1)		0,85		
280	1.2.1.5	Corporate debt securities (CQS1)		0,85		
290	1.2.1.6	Qualifying CIU shares/units: underlying is Level 2A assets		0,80		

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Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			010	020	030	040
300	1.2.1.7	Central institutions: Level 2A assets which are considered liquid assets for the depositing credit institution				
310	1.2.2	Total unadjusted LEVEL 2B assets				
320	1.2.2.1	Asset-backed securities (residential, CQS1)		0,75		
330	1.2.2.2	Asset-backed securities (auto, CQS1)		0,75		
340	1.2.2.3	High quality covered bonds (RW35 %)		0,70		
350	1.2.2.4	Asset-backed securities (commercial or individuals, Member State, CQS1)		0,65		
360	1.2.2.5	Corporate debt securities (CQS2/3)		0,50		
370	1.2.2.6	Corporate debt securities – non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)		0,50		
380	1.2.2.7	Shares (major stock index)		0,50		
390	1.2.2.8	Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,50		
400	1.2.2.9	Restricted-use central bank committed liquidity facilities		1,00		
410	1.2.2.10	Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)		0,70		
420	1.2.2.11	Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)		0,65		
430	1.2.2.12	Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)		0,60		

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Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			010	020	030	040
440	1.2.2.13	Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,45		
450	1.2.2.14	Deposits by network member with central institution (no obligated investment)		0,75		
460	1.2.2.15	Liquidity funding available to network member from central institution (non-specified collateralisation)		0,75		
470	1.2.2.16	Central institutions: Level 2B assets which are considered liquid assets for the depositing credit institution				
<b>MEMORANDUM ITEMS</b>						
485	2	Deposits by network member with central institution (obligated investment)				
580	3	Level 1/2A/2B assets excluded due to currency reasons				
590	4	Level 1/2A/2B assets excluded for operational reasons except for currency reasons				

## ▼M11

## C 73.00 – LIQUIDITY COVERAGE – OUTFLOWS

Currency								
			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
010	1	<b>OUTFLOWS</b>						
020	1.1	<b>Outflows from unsecured transactions/deposits</b>						
030	1.1.1	Retail deposits						
035	1.1.1.1	deposits exempted from the calculation of outflows				0,00		
040	1.1.1.2	deposits where the payout has been agreed within the following 30 days				1,00		
050	1.1.1.3	deposits subject to higher outflows						
060	1.1.1.3.1	category 1				0,10-0,15		
070	1.1.1.3.2	category 2				0,15-0,20		
080	1.1.1.4	stable deposits				0,05		
090	1.1.1.5	derogated stable deposits				0,03		
100	1.1.1.6	deposits in third countries where a higher outflow is applied						
110	1.1.1.7	other retail deposits				0,10		
120	1.1.2	Operational deposits						
130	1.1.2.1	maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship						
140	1.1.2.1.1	covered by DGS				0,05		
150	1.1.2.1.2	not covered by DGS				0,25		

▼ **M11**

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
160	1.1.2.2	maintained in the context of IPS or a cooperative network						
170	1.1.2.2.1	not treated as liquid assets for the depositing institution				0,25		
180	1.1.2.2.2	treated as liquid assets for the depositing credit institution				1,00		
190	1.1.2.3	maintained in the context of an established operational relationship (other) with non-financial customers				0,25		
200	1.1.2.4	maintained to obtain cash clearing and central credit institution services within a network				0,25		
203	1.1.3	Excess operational deposits						
204	1.1.3.1	deposits by financial customers				1,00		
205	1.1.3.2	deposits by other customers						
206	1.1.3.2.1	covered by DGS				0,20		
207	1.1.3.2.2	not covered by DGS				0,40		
210	1.1.4	Non-operational deposits						
220	1.1.4.1	correspondent banking and provisions of prime brokerage deposits				1,00		
230	1.1.4.2	deposits by financial customers				1,00		
240	1.1.4.3	deposits by other customers						
250	1.1.4.3.1	covered by DGS				0,20		
260	1.1.4.3.2	not covered by DGS				0,40		

▼ **M11**

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
270	1.1.5	Additional outflows						
280	1.1.5.1	collateral other than Level 1 assets collateral posted for derivatives				0,20		
290	1.1.5.2	Level 1 EHQ Covered Bonds assets collateral posted for derivatives				0,10		
300	1.1.5.3	material outflows due to deterioration of own credit quality				1,00		
310	1.1.5.4	impact of an adverse market scenario on derivatives transactions				1,00		
340	1.1.5.5	outflows from derivatives				1,00		
350	1.1.5.6	short positions						
360	1.1.5.6.1	covered by collateralized SFT				0,00		
370	1.1.5.6.2	other				1,00		
380	1.1.5.7	callable excess collateral				1,00		
390	1.1.5.8	due collateral				1,00		
400	1.1.5.9	liquid asset collateral exchangable for non-liquid asset collateral				1,00		
410	1.1.5.10	loss of funding on structured financing activites						
420	1.1.5.10.1	structured financing instruments				1,00		
430	1.1.5.10.2	financing facilites				1,00		
450	1.1.5.11	internal netting of client's positions				0,50		
460	1.1.6	Committed facilities						

▼ **M11**

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
470	1.1.6.1	credit facilities						
480	1.1.6.1.1	to retail customers				0,05		
490	1.1.6.1.2	to non-financial customers other than retail customers				0,10		
500	1.1.6.1.3	to credit institutions						
510	1.1.6.1.3.1	for funding promotional loans of retail customers				0,05		
520	1.1.6.1.3.2	for funding promotional loans of non-financial customers				0,10		
530	1.1.6.1.3.3	other				0,40		
540	1.1.6.1.4	to regulated financial institutions other than credit institutions				0,40		
550	1.1.6.1.5	within a group or an IPS if subject to preferential treatment						
560	1.1.6.1.6	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
570	1.1.6.1.7	to other financial customers				1,00		
580	1.1.6.2	liquidity facilities						
590	1.1.6.2.1	to retail customers				0,05		
600	1.1.6.2.2	to non-financial customers other than retail customers				0,30		
610	1.1.6.2.3	to personal investment companies				0,40		
620	1.1.6.2.4	to SSPEs						

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			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
630	1.1.6.2.4.1	to purchase assets other than securities from non-financial customers				0,10		
640	1.1.6.2.4.2	other				1,00		
650	1.1.6.2.5	to credit institutions						
660	1.1.6.2.5.1	for funding promotional loans of retail customers				0,05		
670	1.1.6.2.5.2	for funding promotional loans of non-financial customers				0,30		
680	1.1.6.2.5.3	other				0,40		
690	1.1.6.2.6	within a group or an IPS if subject to preferential treatment						
700	1.1.6.2.7	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
710	1.1.6.2.8	to other financial customers				1,00		
720	1.1.7	Other products and services						
731	1.1.7.1	Uncommitted funding facilities						
740	1.1.7.2	undrawn loans and advances to wholesale counterparties						
750	1.1.7.3	mortgages that have been agreed but not yet drawn down						
760	1.1.7.4	credit cards						
770	1.1.7.5	overdrafts						
780	1.1.7.6	planned outflows related to renewal or extension of new retail or wholesale loans						

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			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
850	1.1.7.7	derivatives payables						
860	1.1.7.8	trade finance off-balance sheet related products						
870	1.1.7.9	others						
885	1.1.8	Other liabilities and due commitments						
890	1.1.8.1	liabilities resulting from operating expenses				0,00		
900	1.1.8.2	in the form of debt securities if not treated as retail deposits				1,00		
912	1.1.8.4	the excess of funding to non-financial customers						
913	1.1.8.4.1	the excess of funding to retail customers				1,00		
914	1.1.8.4.2	the excess of funding to non financial corporates				1,00		
915	1.1.8.4.3	the excess of funding to sovereigns, MLDBs and PSEs				1,00		
916	1.1.8.4.4	the excess of funding to other legal entities				1,00		
917	1.1.8.5	assets borrowed on an unsecured basis				1,00		
918	1.1.8.6	others				1,00		
920	<b>1.2</b>	<b>Outflows from secured lending and capital market-driven transactions</b>						
930	1.2.1	Counterparty is central bank						
940	1.2.1.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
945	1.2.1.1.1	of which collateral extended meets operational requirements						

## ▼ M11

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
950	1.2.1.2	level 1 EHQ Covered Bonds collateral				0,00		
955	1.2.1.2.1	of which collateral extended meets operational requirements						
960	1.2.1.3	level 2A collateral				0,00		
965	1.2.1.3.1	of which collateral extended meets operational requirements						
970	1.2.1.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,00		
975	1.2.1.4.1	of which collateral extended meets operational requirements						
980	1.2.1.5	level 2B covered bonds				0,00		
985	1.2.1.5.1	of which collateral extended meets operational requirements						
990	1.2.1.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,00		
995	1.2.1.6.1	of which collateral extended meets operational requirements						
1000	1.2.1.7	other Level 2B assets collateral				0,00		
1005	1.2.1.7.1	of which collateral extended meets operational requirements						
1010	1.2.1.8	non-liquid assets collateral				0,00		
1020	1.2.2	Counterparty is non-central bank						
1030	1.2.2.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
1035	1.2.2.1.1	of which collateral extended meets operational requirements						

▼ **M11**

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1040	1.2.2.2	level 1 EHQ Covered Bonds collateral				0,07		
1045	1.2.2.2.1	of which collateral extended meets operational requirements						
1050	1.2.2.3	level 2A collateral				0,15		
1055	1.2.2.3.1	of which collateral extended meets operational requirements						
1060	1.2.2.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,25		
1065	1.2.2.4.1	of which collateral extended meets operational requirements						
1070	1.2.2.5	level 2B covered bonds				0,30		
1075	1.2.2.5.1	of which collateral extended meets operational requirements						
1080	1.2.2.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,35		
1085	1.2.2.6.1	of which collateral extended meets operational requirements						
1090	1.2.2.7	other Level 2B assets collateral				0,50		
1095	1.2.2.7.1	of which collateral extended meets operational requirements						
1100	1.2.2.8	non-liquid assets collateral				1,00		
1130	1.3	<b>Total outflows from collateral swaps</b>						

## ▼ M11

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
<b>MEMORANDUM ITEMS</b>								
1170	2	Liquidity outflows to be netted by interdependent inflows						
	3	Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship						
1180	3.1	provided by credit institutions						
1190	3.2	provided by financial customers other than credit institutions						
1200	3.3	provided by sovereigns, central banks, MDBs and PSEs						
1210	3.4	provided by other customers						
	4	Intra group or IPS outflows						
1290	4.1	of which: to financial customers						
1300	4.2	of which: to non-financial customers						
1310	4.3	of which: secured						
1320	4.4	of which: credit facilities without preferential treatment						
1330	4.5	of which: liquidity facilities without preferential treatment						
1340	4.6	of which: operational deposits						
1345	4.7	of which: excess operational deposits						
1350	4.8	of which: non-operational deposits						

▼ **M11**

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1360	4.9	of which: liabilities in the form of debt securities if not treated as retail deposits						
1370	<b>5</b>	<b>FX outflows</b>						
	<b>6</b>	<b>Secured funding waived from Article 17 (2) and (3)</b>						
1400	6.1	of which: secured by L1 excl. EHQCB						
1410	6.2	of which: secured by L1 EHQCB						
1420	6.3	of which: secured by L2A						
1430	6.4	of which: secured by L2B						
1440	6.5	of which: secured by non-liquid assets						

## ▼M11

## C 74.00 – LIQUIDITY COVERAGE – INFLOWS

Currency	
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Row	ID	Item	Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
			010	020	030	040	050	060	070
010	1	TOTAL INFLOWS							
020	1.1	Inflows from unsecured transactions/deposits							
030	1.1.1	monies due from non-financial customers (except for central banks)							
040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment							1,00
050	1.1.1.2	other monies due from non-financial customers (except for central banks)							
060	1.1.1.2.1	monies due from retail customers							0,50
070	1.1.1.2.2	monies due from non-financial corporates							0,50
080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities							0,50
090	1.1.1.2.4	monies due from other legal entities							0,50
100	1.1.2	monies due from central banks and financial customers							
110	1.1.2.1	monies due from financial customers being classified as operational deposits							

## ▼M11

Row	ID	Item	Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
			010	020	030	040	050	060	070
120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate							
130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate							0,05
140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits							
150	1.1.2.2.1	monies due from central banks							1,00
160	1.1.2.2.2	monies due from financial customers							1,00
170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61							1,00
180	1.1.4	monies due from trade financing transactions							1,00
190	1.1.5	monies due from securities maturing within 30 days							1,00
201	1.1.6	loans with an undefined contractual end date							0,20
210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets							1,00
230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets							1,00

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Row	ID	Item	Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
			010	020	030	040	050	060	070
240	1.1.9	inflows from derivatives							1,00
250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate							
260	1.1.11	other inflows							1,00
263	<b>1.2</b>	<b>Inflows from secured lending and capital market-driven transactions</b>							
265	1.2.1	Counterparty is central bank							
267	1.2.1.1	collateral that qualifies as a liquid asset							
269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds							0,00
271	1.2.1.1.1.1	of which collateral received meets operational requirements							
273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds							0,07
275	1.2.1.1.2.1	of which collateral received meets operational requirements							
277	1.2.1.1.3	Level 2A collateral							0,15
279	1.2.1.1.3.1	of which collateral received meets operational requirements							
281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral							0,25
283	1.2.1.1.4.1	of which collateral received meets operational requirements							
285	1.2.1.1.5	Level 2B high quality covered bonds collateral							0,30
287	1.2.1.1.5.1	of which collateral received meets operational requirements							

## ▼ M11

			Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
Row	ID	Item	010	020	030	040	050	060	070
289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral							0,35
291	1.2.1.1.6.1	of which collateral received meets operational requirements							
293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6							0,50
295	1.2.1.1.7.1	of which collateral received meets operational requirements							
297	1.2.1.2	collateral is used to cover a short position							
299	1.2.1.3	collateral that does not qualify as a liquid asset							
301	1.2.1.3.1	collateral is non-liquid equity							1,00
303	1.2.1.3.2	all other non-liquid collateral							1,00
305	1.2.2	Counterparty is non-central bank							
307	1.2.2.1	collateral that qualifies as a liquid asset							
309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds							0,00
311	1.2.2.1.1.1	of which collateral received meets operational requirements							
313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds							0,07
315	1.2.2.1.2.1	of which collateral received meets operational requirements							
317	1.2.2.1.3	Level 2A collateral							0,15
319	1.2.2.1.3.1	of which collateral received meets operational requirements							
321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral							0,25

## ▼ M11

			Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
Row	ID	Item	010	020	030	040	050	060	070
323	1.2.2.1.4.1	of which collateral received meets operational requirements							
325	1.2.2.1.5	Level 2B high quality covered bonds collateral							0,30
327	1.2.2.1.5.1	of which collateral received meets operational requirements							
329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral							0,35
331	1.2.2.1.6.1	of which collateral received meets operational requirements							
333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6							0,50
335	1.2.2.1.7.1	of which collateral received meets operational requirements							
337	1.2.2.2	collateral is used to cover a short position							
339	1.2.2.3	collateral that does not qualify as a liquid asset							
341	1.2.2.3.1	margin loans: collateral is non-liquid							0,50
343	1.2.2.3.2	collateral is non-liquid equity							1,00
345	1.2.2.3.3	all other non-liquid collateral							1,00
410	1.3	Total inflows from collateral swaps							
420	1.4	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)							
430	1.5	(Excess inflows from a related specialised credit institution)							

## ▼ M11

			Amount			Market value of collateral received			Standard Weight
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	
Row	ID	Item	010	020	030	040	050	060	070
MEMORANDUM ITEMS									
450	2	FX inflows							
460	3	Inflows within a group or an institutional protection scheme							
470	3.1	Monies due from non-financial customers (except for central banks)							
480	3.2	Monies due from financial customers							
490	3.3	Secured transactions							
500	3.4	Monies due from maturing securities within 30 days							
510	3.5	Any other inflows within a group or an institutional protection scheme							
	4	Secured lending waived from Article 17 (2) and (3)							
530	4.1	of which: secured by L1 excl. EHQCB							
540	4.2	of which: secured by L1 EHQCB							
550	4.3	of which: secured by L2A							
560	4.4	of which: secured by L2B							
570	4.5	of which: secured by non-liquid assets							

## ▼M11

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
010	1	<b>TOTAL INFLOWS</b>									
020	1.1	<b>Inflows from unsecured transactions/deposits</b>									
030	1.1.1	monies due from non-financial customers (except for central banks)									
040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment									
050	1.1.1.2	other monies due from non-financial customers (except for central banks)									
060	1.1.1.2.1	monies due from retail customers									
070	1.1.1.2.2	monies due from non-financial corporates									
080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities									
090	1.1.1.2.4	monies due from other legal entities									
100	1.1.2	monies due from central banks and financial customers									
110	1.1.2.1	monies due from financial customers being classified as operational deposits									

## ▼ M11

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate									
130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate									
140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits									
150	1.1.2.2.1	monies due from central banks									
160	1.1.2.2.2	monies due from financial customers									
170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61									
180	1.1.4	monies due from trade financing transactions									
190	1.1.5	monies due from securities maturing within 30 days									
201	1.1.6	loans with an undefined contractual end date									
210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets									
230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets									

## ▼ M11

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
240	1.1.9	inflows from derivatives									
250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate									
260	1.1.11	other inflows									
263	<b>1.2</b>	<b>Inflows from secured lending and capital market-driven transactions</b>									
265	1.2.1	Counterparty is central bank									
267	1.2.1.1	collateral that qualifies as a liquid asset									
269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds									
271	1.2.1.1.1.1	of which collateral received meets operational requirements									
273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds									
275	1.2.1.1.2.1	of which collateral received meets operational requirements									
277	1.2.1.1.3	Level 2A collateral									
279	1.2.1.1.3.1	of which collateral received meets operational requirements									
281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral									
283	1.2.1.1.4.1	of which collateral received meets operational requirements									
285	1.2.1.1.5	Level 2B high quality covered bonds collateral									
287	1.2.1.1.5.1	of which collateral received meets operational requirements									

## ▼ M11

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral									
291	1.2.1.1.6.1	of which collateral received meets operational requirements									
293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6									
295	1.2.1.1.7.1	of which collateral received meets operational requirements									
297	1.2.1.2	collateral is used to cover a short position									
299	1.2.1.3	collateral that does not qualify as a liquid asset									
301	1.2.1.3.1	collateral is non-liquid equity									
303	1.2.1.3.2	all other non-liquid collateral									
305	1.2.2	Counterparty is non-central bank									
307	1.2.2.1	collateral that qualifies as a liquid asset									
309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds									
311	1.2.2.1.1.1	of which collateral received meets operational requirements									
313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds									
315	1.2.2.1.2.1	of which collateral received meets operational requirements									
317	1.2.2.1.3	Level 2A collateral									
319	1.2.2.1.3.1	of which collateral received meets operational requirements									
321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral									

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
323	1.2.2.1.4.1	of which collateral received meets operational requirements									
325	1.2.2.1.5	Level 2B high quality covered bonds collateral									
327	1.2.2.1.5.1	of which collateral received meets operational requirements									
329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral									
331	1.2.2.1.6.1	of which collateral received meets operational requirements									
333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6									
335	1.2.2.1.7.1	of which collateral received meets operational requirements									
337	1.2.2.2	collateral is used to cover a short position									
339	1.2.2.3	collateral that does not qualify as a liquid asset									
341	1.2.2.3.1	margin loans: collateral is non-liquid									
343	1.2.2.3.2	collateral is non-liquid equity									
345	1.2.2.3.3	all other non-liquid collateral									
410	1.3	Total inflows from collateral swaps									
420	1.4	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)									
430	1.5	(Excess inflows from a related specialised credit institution)									

▼ **M11**

			Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows	Subject to the 75 % cap on inflows	Subject to the 90 % cap on inflows	Exempted from the cap on inflows
Row	ID	Item	080	090	100	110	120	130	140	150	160
<b>MEMORANDUM ITEMS</b>											
450	<b>2</b>	<b>FX inflows</b>									
460	<b>3</b>	<b>Inflows within a group or an institutional protection scheme</b>									
470	<b>3.1</b>	Monies due from non-financial customers (except for central banks)									
480	<b>3.2</b>	Monies due from financial customers									
490	<b>3.3</b>	Secured transactions									
500	<b>3.4</b>	Monies due from maturing securities within 30 days									
510	<b>3.5</b>	Any other inflows within a group or an institutional protection scheme									
	<b>4</b>	<b>Secured lending waived from Article 17 (2) and (3)</b>									
530	4.1	of which: secured by L1 excl. EHQCB									
540	4.2	of which: secured by L1 EHQCB									
550	4.3	of which: secured by L2A									
560	4.4	of which: secured by L2B									
570	4.5	of which: secured by non-liquid assets									

## ▼M11

## C 75.01 – LIQUIDITY COVERAGE – COLLATERAL SWAPS

Currency	
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Row	ID	Item	Market value of collateral lent 0010	Liquidity value of collateral lent 0020	Market value of collateral borrowed 0030	Liquidity value of collateral borrowed 0040	Standard weight 0050	Applicable weight 0060	Outflows 0070	Inflows subject to the 75 % cap on inflows 0080	Inflows subject to the 90 % cap on inflows 0090	Inflows exempted from the cap on inflows 0100
0010	1	TOTAL COLLATERAL SWAPS (counterparty is central bank)										
0020	1.1	Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:										
0030	1.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0040	1.1.1.1	Of which collateral swapped meets operational requirements										
0050	1.1.2	Level 1: extremely high quality covered bonds					0,07					
0060	1.1.2.1	Of which collateral swapped meets operational requirements										
0070	1.1.3	Level 2A assets					0,15					
0080	1.1.3.1	Of which collateral swapped meets operational requirements										
0090	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
0100	1.1.4.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0110	1.1.5	Level 2B: high quality covered bonds					0,30					
0120	1.1.5.1	Of which collateral swapped meets operational requirements										
0130	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35					
0140	1.1.6.1	Of which collateral swapped meets operational requirements										
0150	1.1.7	Other Level 2B					0,50					
0160	1.1.7.1	Of which collateral swapped meets operational requirements										
0170	1.1.8	Non-liquid assets					1,00					
0180	1.1.8.1	Of which collateral swapped meets operational requirements										
0190	1.2	<b>Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:</b>										
0200	1.2.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0210	1.2.1.1	Of which collateral swapped meets operational requirements										
0220	1.2.2	Level 1: extremely high quality covered bonds					0,00					
0230	1.2.2.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0240	1.2.3	Level 2A assets					0,08					
0250	1.2.3.1	Of which collateral swapped meets operational requirements										
0260	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18					
0270	1.2.4.1	Of which collateral swapped meets operational requirements										
0280	1.2.5	Level 2B: high quality covered bonds					0,23					
0290	1.2.5.1	Of which collateral swapped meets operational requirements										
0300	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28					
0310	1.2.6.1	Of which collateral swapped meets operational requirements										
0320	1.2.7	Other Level 2B					0,43					
0330	1.2.7.1	Of which collateral swapped meets operational requirements										
0340	1.2.8	Non-liquid assets					0,93					
0350	1.2.8.1	Of which collateral swapped meets operational requirements										
0360	1.3	<b>Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b>										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0370	1.3.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0380	1.3.1.1	Of which collateral swapped meets operational requirements										
0390	1.3.2	Level 1: extremely high quality covered bonds					0,00					
0400	1.3.2.1	Of which collateral swapped meets operational requirements										
0410	1.3.3	Level 2A assets					0,00					
0420	1.3.3.1	Of which collateral swapped meets operational requirements										
0430	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
0440	1.3.4.1	Of which collateral swapped meets operational requirements										
0450	1.3.5	Level 2B: high quality covered bonds					0,15					
0460	1.3.5.1	Of which collateral swapped meets operational requirements										
0470	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20					
0480	1.3.6.1	Of which collateral swapped meets operational requirements										
0490	1.3.7	Other Level 2B					0,35					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0500	1.3.7.1	Of which collateral swapped meets operational requirements										
0510	1.3.8	Non-liquid assets					0,85					
0520	1.3.8.1	Of which collateral swapped meets operational requirements										
0530	1.4	<b>Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b>										
0540	1.4.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0550	1.4.1.1	Of which collateral swapped meets operational requirements										
0560	1.4.2	Level 1: extremely high quality covered bonds					0,00					
0570	1.4.2.1	Of which collateral swapped meets operational requirements										
0580	1.4.3	Level 2A assets					0,00					
0590	1.4.3.1	Of which collateral swapped meets operational requirements										
0600	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0610	1.4.4.1	Of which collateral swapped meets operational requirements										
0620	1.4.5	Level 2B: high quality covered bonds					0,05					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0630	1.4.5.1	Of which collateral swapped meets operational requirements										
0640	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10					
0650	1.4.6.1	Of which collateral swapped meets operational requirements										
0660	1.4.7	Other Level 2B					0,25					
0670	1.4.7.1	Of which collateral swapped meets operational requirements										
0680	1.4.8	Non-liquid assets					0,75					
0690	1.4.8.1	Of which collateral swapped meets operational requirements										
0700	1.5	<b>Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:</b>										
0710	1.5.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0720	1.5.1.1	Of which collateral swapped meets operational requirements										
0730	1.5.2	Level 1: extremely high quality covered bonds					0,00					
0740	1.5.2.1	Of which collateral swapped meets operational requirements										
0750	1.5.3	Level 2A assets					0,00					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0760	1.5.3.1	Of which collateral swapped meets operational requirements										
0770	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0780	1.5.4.1	Of which collateral swapped meets operational requirements										
0790	1.5.5	Level 2B: high quality covered bonds					0,00					
0800	1.5.5.1	Of which collateral swapped meets operational requirements										
0810	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05					
0820	1.5.6.1	Of which collateral swapped meets operational requirements										
0830	1.5.7	Other Level 2B					0,20					
0840	1.5.7.1	Of which collateral swapped meets operational requirements										
0850	1.5.8	Non-liquid assets					0,70					
0860	1.5.8.1	Of which collateral swapped meets operational requirements										
0870	1.6	<b>Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b>										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0880	1.6.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0890	1.6.1.1	Of which collateral swapped meets operational requirements										
0900	1.6.2	Level 1: extremely high quality covered bonds					0,00					
0910	1.6.2.1	Of which collateral swapped meets operational requirements										
0920	1.6.3	Level 2A assets					0,00					
0930	1.6.3.1	Of which collateral swapped meets operational requirements										
0940	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0950	1.6.4.1	Of which collateral swapped meets operational requirements										
0960	1.6.5	Level 2B: high quality covered bonds					0,00					
0970	1.6.5.1	Of which collateral swapped meets operational requirements										
0980	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
0990	1.6.6.1	Of which collateral swapped meets operational requirements										
1000	1.6.7	Other Level 2B					0,15					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1010	1.6.7.1	Of which collateral swapped meets operational requirements										
1020	1.6.8	Non-liquid assets					0,65					
1030	1.6.8.1	Of which collateral swapped meets operational requirements										
1040	1.7	<b>Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b>										
1050	1.7.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
1060	1.7.1.1	Of which collateral swapped meets operational requirements										
1070	1.7.2	Level 1: extremely high quality covered bonds					0,00					
1080	1.7.2.1	Of which collateral swapped meets operational requirements										
1090	1.7.3	Level 2A assets					0,00					
1100	1.7.3.1	Of which collateral swapped meets operational requirements										
1110	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1120	1.7.4.1	Of which collateral swapped meets operational requirements										
1130	1.7.5	Level 2B: high quality covered bonds					0,00					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1140	1.7.5.1	Of which collateral swapped meets operational requirements										
1150	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
1160	1.7.6.1	Of which collateral swapped meets operational requirements										
1170	1.7.7	Other Level 2B					0,00					
1180	1.7.7.1	Of which collateral swapped meets operational requirements										
1190	1.7.8	Non-liquid assets					0,50					
1200	1.7.8.1	Of which collateral swapped meets operational requirements										
1210	1.8	<b>Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b>										
1220	1.8.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
1230	1.8.1.1	Of which collateral swapped meets operational requirements										
1240	1.8.2	Level 1: extremely high quality covered bonds					0,00					
1250	1.8.2.1	Of which collateral swapped meets operational requirements										
1260	1.8.3	Level 2A assets					0,00					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1270	1.8.3.1	Of which collateral swapped meets operational requirements										
1280	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1290	1.8.4.1	Of which collateral swapped meets operational requirements										
1300	1.8.5	Level 2B: high quality covered bonds					0,00					
1310	1.8.5.1	Of which collateral swapped meets operational requirements										
1320	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
1330	1.8.6.1	Of which collateral swapped meets operational requirements										
1340	1.8.7	Other Level 2B					0,00					
1350	1.8.7.1	Of which collateral swapped meets operational requirements										
1360	1.8.8	Non-liquid assets										
1370	2	<b>TOTAL COLLATERAL SWAPS (counterparty is non-central bank)</b>										
1380	2.1	<b>Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b>										
1390	2.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1400	2.1.1.1	Of which collateral swapped meets operational requirements										
1410	2.1.2	Level 1: extremely high quality covered bonds					0,07					
1420	2.1.2.1	Of which collateral swapped meets operational requirements										
1430	2.1.3	Level 2A assets					0,15					
1440	2.1.3.1	Of which collateral swapped meets operational requirements										
1450	2.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
1460	2.1.4.1	Of which collateral swapped meets operational requirements										
1470	2.1.5	Level 2B: high quality covered bonds					0,30					
1480	2.1.5.1	Of which collateral swapped meets operational requirements										
1490	2.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35					
1500	2.1.6.1	Of which collateral swapped meets operational requirements										
1510	2.1.7	Other Level 2B					0,50					
1520	2.1.7.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1530	2.1.8	Non-liquid assets					1,00					
1540	2.1.8.1	Of which collateral swapped meets operational requirements										
1550	2.2	<b>Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:</b>										
1560	2.2.1	Level 1 assets (excl. EHQ covered bonds)					0,07					
1570	2.2.1.1	Of which collateral swapped meets operational requirements										
1580	2.2.2	Level 1: extremely high quality covered bonds					0,00					
1590	2.2.2.1	Of which collateral swapped meets operational requirements										
1600	2.2.3	Level 2A assets					0,08					
1610	2.2.3.1	Of which collateral swapped meets operational requirements										
1620	2.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18					
1630	2.2.4.1	Of which collateral swapped meets operational requirements										
1640	2.2.5	Level 2B: high quality covered bonds					0,23					
1650	2.2.5.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1660	2.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28					
1670	2.2.6.1	Of which collateral swapped meets operational requirements										
1680	2.2.7	Other Level 2B					0,43					
1690	2.2.7.1	Of which collateral swapped meets operational requirements										
1700	2.2.8	Non-liquid assets					0,93					
1710	2.2.8.1	Of which collateral swapped meets operational requirements										
1720	2.3	<b>Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b>										
1730	2.3.1	Level 1 assets (excl. EHQ covered bonds)					0,15					
1740	2.3.1.1	Of which collateral swapped meets operational requirements										
1750	2.3.2	Level 1: extremely high quality covered bonds					0,08					
1760	2.3.2.1	Of which collateral swapped meets operational requirements										
1770	2.3.3	Level 2A assets					0,00					
1780	2.3.3.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1790	2.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
1800	2.3.4.1	Of which collateral swapped meets operational requirements										
1810	2.3.5	Level 2B: high quality covered bonds					0,15					
1820	2.3.5.1	Of which collateral swapped meets operational requirements										
1830	2.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20					
1840	2.3.6.1	Of which collateral swapped meets operational requirements										
1850	2.3.7	Other Level 2B					0,35					
1860	2.3.7.1	Of which collateral swapped meets operational requirements										
1870	2.3.8	Non-liquid assets					0,85					
1880	2.3.8.1	Of which collateral swapped meets operational requirements										
1890	2.4	<b>Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b>										
1900	2.4.1	Level 1 assets (excl. EHQ covered bonds)					0,25					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1910	2.4.1.1	Of which collateral swapped meets operational requirements										
1920	2.4.2	Level 1: extremely high quality covered bonds					0,18					
1930	2.4.2.1	Of which collateral swapped meets operational requirements										
1940	2.4.3	Level 2A assets					0,10					
1950	2.4.3.1	Of which collateral swapped meets operational requirements										
1960	2.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1970	2.4.4.1	Of which collateral swapped meets operational requirements										
1980	2.4.5	Level 2B: high quality covered bonds					0,05					
1990	2.4.5.1	Of which collateral swapped meets operational requirements										
2000	2.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10					
2010	2.4.6.1	Of which collateral swapped meets operational requirements										
2020	2.4.7	Other Level 2B					0,25					
2030	2.4.7.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2040	2.4.8	Non-liquid assets					0,75					
2050	2.4.8.1	Of which collateral swapped meets operational requirements										
2060	2.5	<b>Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:</b>										
2070	2.5.1	Level 1 assets (excl. EHQ covered bonds)					0,30					
2080	2.5.1.1	Of which collateral swapped meets operational requirements										
2090	2.5.2	Level 1: extremely high quality covered bonds					0,23					
2100	2.5.2.1	Of which collateral swapped meets operational requirements										
2110	2.5.3	Level 2A assets					0,15					
2120	2.5.3.1	Of which collateral swapped meets operational requirements										
2130	2.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,05					
2140	2.5.4.1	Of which collateral swapped meets operational requirements										
2150	2.5.5	Level 2B: high quality covered bonds					0,00					
2160	2.5.5.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2170	2.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05					
2180	2.5.6.1	Of which collateral swapped meets operational requirements										
2190	2.5.7	Other Level 2B					0,20					
2200	2.5.7.1	Of which collateral swapped meets operational requirements										
2210	2.5.8	Non-liquid assets					0,70					
2220	2.5.8.1	Of which collateral swapped meets operational requirements										
2230	2.6	<b>Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b>										
2240	2.6.1	Level 1 assets (excl. EHQ covered bonds)					0,35					
2250	2.6.1.1	Of which collateral swapped meets operational requirements										
2260	2.6.2	Level 1: extremely high quality covered bonds					0,28					
2270	2.6.2.1	Of which collateral swapped meets operational requirements										
2280	2.6.3	Level 2A assets					0,20					
2290	2.6.3.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2300	2.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
2310	2.6.4.1	Of which collateral swapped meets operational requirements										
2320	2.6.5	Level 2B: high quality covered bonds					0,05					
2330	2.6.5.1	Of which collateral swapped meets operational requirements										
2340	2.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
2350	2.6.6.1	Of which collateral swapped meets operational requirements										
2360	2.6.7	Other Level 2B					0,15					
2370	2.6.7.1	Of which collateral swapped meets operational requirements										
2380	2.6.8	Non-liquid assets					0,65					
2390	2.6.8.1	Of which collateral swapped meets operational requirements										
2400	2.7	<b>Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b>										
2410	2.7.1	Level 1 assets (excl. EHQ covered bonds)					0,50					
2420	2.7.1.1	Of which collateral swapped meets operational requirements										

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2430	2.7.2	Level 1: extremely high quality covered bonds					0,43					
2440	2.7.2.1	Of which collateral swapped meets operational requirements										
2450	2.7.3	Level 2A assets					0,35					
2460	2.7.3.1	Of which collateral swapped meets operational requirements										
2470	2.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
2480	2.7.4.1	Of which collateral swapped meets operational requirements										
2490	2.7.5	Level 2B: high quality covered bonds					0,20					
2500	2.7.5.1	Of which collateral swapped meets operational requirements										
2510	2.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,15					
2520	2.7.6.1	Of which collateral swapped meets operational requirements										
2530	2.7.7	Other Level 2B					0,00					
2540	2.7.7.1	Of which collateral swapped meets operational requirements										
2550	2.7.8	Non-liquid assets					0,50					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2560	2.7.8.1	Of which collateral swapped meets operational requirements										
2570	2.8	<b>Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b>										
2580	2.8.1	Level 1 assets (excl. EHQ covered bonds)					1,00					
2590	2.8.1.1	Of which collateral swapped meets operational requirements										
2600	2.8.2	Level 1: extremely high quality covered bonds					0,93					
2610	2.8.2.1	Of which collateral swapped meets operational requirements										
2620	2.8.3	Level 2A assets					0,85					
2630	2.8.3.1	Of which collateral swapped meets operational requirements										
2640	2.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,75					
2650	2.8.4.1	Of which collateral swapped meets operational requirements										
2660	2.8.5	Level 2B: high quality covered bonds					0,70					
2670	2.8.5.1	Of which collateral swapped meets operational requirements										
2680	2.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,65					

## ▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2690	2.8.6.1	Of which collateral swapped meets operational requirements										
2700	2.8.7	Other Level 2B					0,50					
2710	2.8.7.1	Of which collateral swapped meets operational requirements										
2720	2.8.8	Non-liquid assets										
<b>MEMORANDUM ITEMS</b>												
2730	23	Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions										
2740	34	Total collateral swaps with intragroup counterparties										
	5	Collateral swaps waived from Article 17 (2) and (3)										
2750	5.1	of which: collateral borrowed is L1 excl. EHQCB										
2760	5.2	of which: collateral borrowed is L1 EHQCB										
2770	5.3	of which: collateral borrowed is L2A										
2780	5.4	of which: collateral borrowed is L2B										
2790	5.5	of which: collateral lent is L1 excl. EHQCB										

▼ M11

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applica- ble weight	Outflows	Inflows subject to the 75 % cap on inflows	Inflows subject to the 90 % cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2800	5.6	of which: collateral lent is L1 EHQCB										
2810	5.7	of which: collateral lent is L2A										
2820	5.8	of which: collateral lent is L2B										

▼ **M11****C 76.00 – LIQUIDITY COVERAGE – CALCULATIONS**

			Currency	
				Value / Percentage
Row	ID	Item		010
CALCULATIONS				
Numerator, denominator, ratio				
010	1	Liquidity buffer		
020	2	Net liquidity outflow		
030	3	Liquidity coverage ratio (%)		
Numerator calculations				
040	4	L1 excl. EHQCB liquidity buffer (value in accordance with Article 9): unadjusted		
050	5	L1 excl. EHQCB collateral 30 day outflows		
060	6	L1 excl. EHQCB collateral 30 day inflows		
070	7	Secured cash 30 day outflows		
080	8	Secured cash 30 day inflows		
091	9	L1 excl. EHQCB ‘adjusted amount’		
100	10	L1 EHQCB value in accordance with Article 9: unadjusted		
110	11	L1 EHQCB collateral 30 day outflows		
120	12	L1 EHQCB collateral 30 day inflows		
131	13	L1 EHQCB ‘adjusted amount’		
160	14	L2A value in accordance with Article 9: unadjusted		

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			Value / Percentage
Row	ID	Item	010
170	15	L2A collateral 30 day outflows	
180	16	L2A collateral 30 day inflows	
191	17	L2A 'adjusted amount'	
220	18	L2B value in accordance with Article 9: unadjusted	
230	19	L2B collateral 30 day outflows	
240	20	L2B collateral 30 day inflows	
251	21	L2B 'adjusted amount'	
280	22	Excess liquid asset amount	
290	23	Liquidity buffer	
<b>Denominator calculations</b>			
300	24	Total Outflows	
310	25	Fully Exempt Inflows	
320	26	Inflows Subject to 90 % Cap	
330	27	Inflows Subject to 75 % Cap	
340	28	Reduction for Fully Exempt Inflows	
350	29	Reduction for Inflows Subject to 90 % Cap	
360	30	Reduction for Inflows Subject to 75 % Cap	
370	31	Net liquidity outflow	
<b>Pillar 2</b>			
380	32	Pillar 2 requirement as set out in Article 105 CRD	

▼ **M11****C 77.00 – LIQUIDITY COVERAGE – PERIMETER**

Parent or subsidiary	Name	Code	LEI code	Country code	Type of entity
005	010	020	030	040	050

**▼ M11***ANNEX XXV***REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)**

1. Liquid assets
  - 1.1. General remarks
    1. This is a summary template which contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61<sup>(1)</sup>. Items which do not need to be completed by credit institutions are coloured grey.
    2. Assets reported shall comply with the requirements set out in Title II of Delegated Regulation (EU) 2015/61.
    3. By way of derogation from point 2, credit institutions shall not apply currency restrictions in accordance with Article 8(6), point (d) of Article 10(1) and point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 when completing the template in a separate currency in accordance with Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.
    4. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013.
    5. In accordance with Article 9 of Delegated Regulation (EU) 2015/61, credit institutions shall report, where relevant, the amount/market value of liquid assets by taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges referred to in point (b) of Article 8(5) and in accordance with the appropriate haircuts specified in Chapter 2 of that Delegated Regulation.
    6. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word 'weight' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value referred to in Article 9 of Delegated Regulation (EU) 2015/61, respectively.
    7. Credit institutions shall not double report items within and across sections 1.1.1., 1.1.2., 1.2.1., and 1.2.2 of the template.
  - 1.2. Specific remarks
    - 1.2.1. Specific requirements regarding CIUs
      8. For items 1.1.1.10., 1.1.1.11., 1.2.1.6., 1.1.2.2., 1.2.2.10., 1.2.2.11., 1.2.2.12., 1.2.2.13. of the template, credit institutions shall report the appropriate proportion of the market value of the CIUs corresponding to the liquid assets underlying the undertaking, in accordance with Article 15(4) of Delegated Regulation (EU) 2015/61.

<sup>(1)</sup> Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1).

**▼ M11****1.2.2. Specific requirements regarding grandfathering and transitional provisions**

9. Credit institutions shall report items as referred to in Articles 35 to 37 of Delegated Regulation (EU) 2015/61 in the appropriate asset rows. A total of all asset amounts reported based on these Articles shall also be reported in the ‘Memorandum’ section for reference.

**1.2.3. Specific requirements for reporting by Central Institutions**

10. Central institutions, when reporting liquid assets corresponding to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits in accordance with Article 27(3) of Delegated Regulation (EU) 2015/61.

**1.2.4. Specific requirements regarding settlement and forward starting transactions**

11. All assets complying with Articles 7, 8 and 9 of Delegated Regulation (EU) 2015/61 and which are in the stock of the credit institution on the reference date, shall be reported in the relevant row in template C72, even if they are sold or used in secured forward transactions. Consistently, no liquid assets from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets shall be reported in this template.

**1.2.5. Liquid assets sub template****1.2.5.1. Instructions concerning specific columns**

Column	Legal references and instructions
010	<p><b>Amount/Market value</b></p> <p>Credit institutions shall report in Column 010 the market value or the amount where applicable, of the liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61.</p> <p>The amount/market value reported in Column 010:</p> <ul style="list-style-type: none"> <li>— shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8(5) of the same Regulation;</li> <li>— shall not take into account haircuts specified in Title II of the same Regulation;</li> <li>— shall include the proportion of deposits referred to in point (a) of Article 16(1) of the same Regulation that are holding differing specific assets in the corresponding asset rows;</li> <li>— shall be reduced, where applicable, by the amount of deposits defined in Article 16 placed at the central credit institution as referred to in Article 27(3) of the same Regulation.</li> </ul> <p>When referring to Article 8(5) of Delegated Regulation (EU) 2015/61, credit institutions shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. Credit institutions shall not take into account potential future value changes in the asset.</p>

▼ **M11**

Column	Legal references and instructions
020	<p><b>Standard weight</b></p> <p>Column 020 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of Delegated Regulation (EU) 2015/61. Weights are intended to reflect the reduction in value of the liquid assets after applying the appropriate haircuts.</p>
030	<p><b>Applicable weight</b></p> <p>Credit institutions shall report in Column 030 the applicable weight applied to liquid assets set out in Title II of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. The figure reported in Column 030 shall not exceed the figure in Column 020.</p>
040	<p><b>Value in accordance with Article 9</b></p> <p>Credit institutions shall report in Column 040 the value of the liquid asset determined in accordance with Article 9 of Delegated Regulation (EU) 2015/61, which shall be the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.</p>

## 1.2.5.2. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. TOTAL UNADJUSTED LIQUID ASSETS</b></p> <p>Title II of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report the total amount / market value of their Liquid assets in c010.</p> <p>Credit Institutions shall report the total value calculated in accordance with Article 9 of their Liquid assets in c040.</p>
020	<p><b>1.1. Total unadjusted level 1 assets</b></p> <p>Articles 10, 15, 16 and 19 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section shall have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount / market value of their Level 1 Liquid assets in c010.</p> <p>Credit Institutions shall report the total value calculated in accordance with Article 9 of their Level 1 Liquid assets in c040.</p>
030	<p><b>1.1.1. Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds</b></p> <p>Articles 10, 15, 16 and 19 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection shall have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61. Assets and underlying assets that qualify as extremely high quality covered bonds as referred to in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 shall not be reported in this subsection.</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report in Column 010 the sum of total market value / amount of Level 1 assets, excluding extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 1 assets, excluding extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p>
040	<p><b>1.1.1.1. Coins and banknotes</b></p> <p>Point (a) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Total amount of cash arising from coins and banknotes.</p>
050	<p><b>1.1.1.2. Withdrawable central bank reserves</b></p> <p>Point (iii) of point (b) of Articles 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Total amount of reserves, withdrawable at any time during periods of stress, held by the credit institution in the ECB, in a Member State's central bank or in a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI (external credit assessment institution) which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p> <p>Eligible withdrawable amount shall be specified by an agreement between the competent authority of the credit institution and the central bank in which the reserves are held or in the applicable rules of the third country as referred to in point (iii) of point (b) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p>
060	<p><b>1.1.1.3. Central bank assets</b></p> <p>Points (i) and (ii) of point (b) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the ECB, a Member State's central bank or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p>
070	<p><b>1.1.1.4. Central government assets</b></p> <p>Points (i) and (ii) of point (c) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the central government of a Member State or the central government of a third country, provided that those assets are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with Article 35 of Delegated Regulation (EU) 2015/61 shall be reported in this row.</p> <p>Assets issued by Member State-sponsored impaired assets management agencies as referred to in Article 36 of Delegated Regulation (EU) 2015/61 shall be reported in this row.</p>

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Row	Legal references and instructions
080	<p><b>1.1.1.5. Regional government/local authorities assets</b></p> <p>Points (iii) and (iv) of point (c) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments or local authorities in a Member State, provided that they are treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013.</p> <p><u>Assets</u> representing claims on or guaranteed by regional governments or local authorities in a third country, being assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013 and provided they are treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p> <p>Assets issued by credit institutions which benefit from a guarantee from a regional government or a local authority in a Member State in accordance with Article 35 of Delegated Regulation (EU) 2015/61 shall be reported in this row.</p>
090	<p><b>1.1.1.6. Public Sector Entity assets</b></p> <p>Points (v) and (vi) of point (c) of Article 10(1) Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by public sector entities in a Member State or a third country, provided that those assets are treated as exposures to the central government, regional governments or local authorities of this Member State or third country in accordance with Article 116(4) of Regulation (EU) No 575/2013.</p> <p>Any exposures to central government of a third country referred to in a preceding paragraph shall be assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.</p> <p>Any exposures to regional government or local authority of a third country referred to in this subsection shall be treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.</p>
100	<p><b>1.1.1.7. Recognisable domestic and foreign currency central government and central bank assets</b></p> <p>Point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p><u>Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of point (ii) of point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment by a nominated ECAI of at least credit quality step 1, provided that the credit institution recognises such assets in aggregate as Level 1 up to the amount of its stressed net liquidity outflows incurred in the same currency.</u></p> <p><u>Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of point (ii) of point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment by a nominated ECAI of at least credit quality step 1, and those assets are not denominated in the domestic currency of that third country, provided that the credit institution recognises the assets as Level 1 up to the amount of its stressed net liquidity outflows in that foreign currency corresponding to its operations in the jurisdiction where the liquidity risk is being taken.</u></p>

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Row	Legal references and instructions
110	<p><b>1.1.1.8. Credit institution (protected by Member State government, promotional lender) assets</b></p> <p>Points (i) and (ii) of point (e) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets issued by credit institutions incorporated or established by the central government, regional government or local authority of a Member State that is under the legal obligation to protect the economic basis of the credit institution and maintain its financial viability.</p> <p>Assets issued by promotional lender in accordance with point (ii) of point (e) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p> <p>Any exposures to regional government or local authority mentioned above shall be treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013.</p>
120	<p><b>1.1.1.9. Multilateral development bank and international organisations assets</b></p> <p>Point (g) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by the multilateral development banks and the international organisations as referred to in Article 117(2) and Article 118 of Regulation (EU) No 575/2013.</p>
130	<p><b>1.1.1.10. Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure</b></p> <p>Point (a) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to coins, banknotes, and exposures to the ECB, a Member State's or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 <u>in accordance with</u> Article 114(2) of Regulation (EU) No 575/2013.</p>
140	<p><b>1.1.1.11. Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds</b></p> <p>Point (b) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as Level 1 assets, except coins, banknotes, exposures to the ECB, to a Member State's or to a third country's central bank, and extremely high quality covered bonds as specified in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p>
150	<p><b>1.1.1.12. Alternative Liquidity Approaches: Central bank credit facility</b></p> <p>Point (b) of Article 19(1) of Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of credit facilities from the ECB, the central bank of a Member State or third country provided that the facility complies with the requirements laid down in point (i) to (iii) of point (b) of Article 19(1) of Delegated Regulation (EU) 2015/61.</p>
160	<p><b>1.1.1.13. Central credit institutions: Level 1 assets excluding extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>According to Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut do not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row shall be level 1 assets excluding extremely high quality covered bonds.</p>
170	<p><b>1.1.1.14. Alternative Liquidity Approaches: Level 2A assets recognised as Level 1</b></p> <p>Point (c) of Article 19(1) of Delegated Regulation (EU) 2015/61</p> <p>Where there is a deficit of level 1 assets, credit institutions shall report the amount of Level 2A assets they are recognising as Level 1 and not reporting as Level 2A in accordance with point (c) of Article 19(1) of Delegated Regulation (EU) 2015/61. Those assets shall not be reported in the Level 2A assets section.</p>
180	<p><b>1.1.2. Total unadjusted Level 1 extremely high quality covered bonds</b></p> <p>Articles 10, 15 and 16 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61 and are, or whose underlying assets do qualify as, extremely high quality covered bonds as referred to in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in column 010 the sum of total market value / amount of Level 1 extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in column 040 the sum of total weighted amount of Level 1 extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.2.1. Extremely high quality covered bonds</b></p> <p>Point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of extremely high quality covered bonds which comply with point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p>
200	<p><b>1.1.2.2. Qualifying CIU shares/units: underlying is extremely high quality covered bonds</b></p> <p>Point (c) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as extremely high quality covered bonds as specified in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
210	<p><b>1.1.2.3. Central credit institutions: Level 1 extremely high quality covered bonds which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Delegated Regulation (EU) 2015/61</p> <p>According to Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the calculations of the composition of the remaining liquidity buffer under Article 17 of Delegated Regulation (EU) 2015/61 for the central institution at individual level.</p> <p>Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 1 extremely high quality covered bonds.</p>
220	<p><b>1.2. Total unadjusted level 2 assets</b></p> <p>Articles 11 to 16 and Article 19 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this section have been explicitly identified as, or treated similarly to, either Level 2A or Level 2B assets in accordance with Delegated Regulation (EU) 2015/61.</p> <p>Credit Institutions shall report the total amount / market value of their Level 2 Liquid assets in c010.</p> <p>Credit Institutions shall report the total value calculated in accordance with according to Article 9 of their Level 2 Liquid assets in c040.</p>
230	<p><b>1.2.1. Total unadjusted LEVEL 2A assets</b></p> <p>Articles 11, 15 and 19 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this sub-section have been explicitly identified as or treated as Level 2A assets in accordance with Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 010 the sum of total market / value amount of Level 2A assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2A assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p>
240	<p><b>1.2.1.1. Regional government/local authorities or Public Sector Entities assets (Member State, RW20 %)</b></p> <p>Point (a) of Article 11(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing claims on or guaranteed by regional governments, local authorities or public sector entities in a Member State where exposures are assigned a risk weight of 20 %.</p>
250	<p><b>1.2.1.2. Central bank or central/regional government or local authorities or Public Sector Entities assets (Third Country, RW20 %)</b></p> <p>Point (b) of Article 11(1) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	Assets representing claims on or guaranteed by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided those assets are assigned a 20 % risk weight.
260	<p><b>1.2.1.3. High quality covered bonds (CQS2)</b></p> <p>Point (c) of Article 11(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of high quality covered bonds which comply with point (c) of Article 11(1) of Delegated Regulation (EU) 2015/61 provided that those assets are assigned a credit assessment by a nominated ECAI which is at least credit quality step 2 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>
270	<p><b>1.2.1.4. High quality covered bonds (Third Country, CQS1)</b></p> <p>Point (d) of Article 11(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of covered bonds issued by credit institutions in third countries which comply with point (d) of Article 11(1) of Delegated Regulation (EU) 2015/61 provided that those assets are assigned a credit assessment by a nominated ECAI which is credit quality step 1 in accordance with Article 129(4) of Regulation (EU) No 575/2013.</p>
280	<p><b>1.2.1.5. Corporate debt securities (CQS1)</b></p> <p>Point (e) of Article 11(1) of Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with point (e) of Article 11(1) of Delegated Regulation (EU) 2015/61.</p>
290	<p><b>1.2.1.6. Qualifying CIU shares/units: underlying is Level 2A assets</b></p> <p>Point (d) Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2A assets as specified in Article 11 of Delegated Regulation (EU) 2015/61.</p>
300	<p><b>1.2.1.7. Central credit institutions: Level 2A assets which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Delegated Regulation (EU) 2015/61</p> <p>According to Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 of Delegated Regulation (EU) 2015/61 for the central institution at individual level.</p> <p>Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 2A assets.</p>

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Row	Legal references and instructions
310	<p><b>1.2.2. Total unadjusted LEVEL 2B assets</b></p> <p>Articles 12 to 16 and Article 19 of Delegated Regulation (EU) 2015/61</p> <p>Assets reported in this subsection have been explicitly identified as Level 2B assets in accordance with Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 010 the sum of total market value / amount of Level 2B assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in Column 040 the sum of total weighted amount of Level 2B assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.</p>
320	<p><b>1.2.2.1. Asset-backed securities (residential, CQS1)</b></p> <p>Point (a) of Article 12(1) and points (i) and (ii) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements of Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by residential loans secured by first ranking mortgage or fully guaranteed residential loans in accordance with points (i) and (ii) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61.</p> <p>Assets which are subject to the transitional provision specified in Article 37 of Delegated Regulation (EU) 2015/61 shall be reported in this row.</p>
330	<p><b>1.2.2.2. Asset-backed securities (auto, CQS1)</b></p> <p>Point (a) of Article 12(1) and point (iv) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by auto loans and leases in accordance with point (iv) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61.</p>
340	<p><b>1.2.2.3. High quality covered bonds (RW35 %)</b></p> <p>Point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61</p> <p>Assets representing exposures in the form of covered bonds issued by credit institutions which comply with point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61, provided that the pool of underlying assets consist exclusively of exposures which qualify for a 35 % or lower risk weight under Article 125 of Regulation (EU) No 575/2013.</p>
350	<p><b>1.2.2.4. Asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Point (a) of Article 12(1) and points (iii) and (v) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61</p> <p>Exposures in the form of asset-backed securities which comply with the requirements of Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by assets as referred to in points (iii) and (v) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61. Note that for the purpose of point(iii) of point (g) of Article 13(2), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>

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Row	Legal references and instructions
360	<p><b>1.2.2.5. Corporate debt securities (CQS2/3)</b></p> <p>Point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61</p> <p>Corporate debt securities which comply with point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61</p>
370	<p><b>1.2.2.6. Corporate debt securities — non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)</b></p> <p>Article 12(3) of Delegated Regulation (EU) 2015/61</p> <p>A competent authority may allow credit institutions which, according to their statutes of incorporation, are unable to hold interest bearing assets for reasons of religious observance, to derogate from points (ii) and (iii) of point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61, provided that there is evidence of insufficient availability of non-interest bearing assets meeting the requirements laid down in those points and that the non-interest bearing assets in question are adequately liquid in private markets.</p> <p>Those credit institutions shall report corporate debt securities containing non-interest bearing assets as long as they meet the requirements of point (i) of point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61 and have received proper derogation from their competent authority.</p>
380	<p><b>1.2.2.7. Shares (major stock index)</b></p> <p>Point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61</p> <p>Shares, which comply with point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 and are denominated in the currency of the credit institution's home Member State.</p> <p>Credit institutions shall also report shares complying with point (c) of Article 12(1) and denominated in a different currency, provided that they are counted as level 2B assets only up to the amount to cover the liquidity outflows in that currency or in the jurisdiction where the liquidity risk is taken.</p>
390	<p><b>1.2.2.8. Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</b></p> <p>Point (f) of Article 12(1) of Delegated Regulation (EU) 2015/61</p> <p>For credit institutions which, according to their statutes of incorporation, are unable to hold interest bearing assets for reasons of religious observance, non-interest bearing assets constituting a claim on or guaranteed by central banks or by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided that those assets have a credit assessment by a nominated ECAI of at least credit quality step 5 in accordance with Article 114 of Regulation (EU) No 575/2013, or the equivalent credit-quality step in the event of a short-term credit assessment.</p>
400	<p><b>1.2.2.9. Restricted-use central bank committed liquidity facilities</b></p> <p>Point (d) of Article 12(1) and Article 14 of Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of restricted-use committed liquidity facilities provided by central banks which comply with Article 14 of Delegated Regulation (EU) 2015/61.</p>
410	<p><b>1.2.2.10. Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)</b></p> <p>Point (e) of Article 15(2) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (i), (ii) and (iv) of point (g) of Article 13(2) of Delegated Regulation (EC) No 2015/61.
420	<p><b>1.2.2.11. Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)</b></p> <p>Point (f) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61.</p>
430	<p><b>1.2.2.12. Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Point (g) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (iii) and (v) of point (g) of Article 13(2) of Delegated Regulation (EU) 2015/61. Note that for the purpose of points (iii) of point (g) Article 13(2), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.</p>
440	<p><b>1.2.2.13. Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)</b></p> <p>Point (h) of Article 15(2) of Delegated Regulation (EU) 2015/61</p> <p>Shares or units in CIUs whose underlying assets correspond to corporate debt securities that comply with point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61, shares that comply with point (c) of Article 12(1) of the same Regulation or non-interest bearing assets that comply with point (f) of Article 12(1) of the same Regulation.</p>
450	<p><b>1.2.2.14. Deposits by network member with central institution (no obligated investment)</b></p> <p>Point (b) of Article 16(1) of Delegated Regulation (EU) 2015/61</p> <p>Minimum deposit that the credit institution maintains with the central credit institution, provided that it is part of an institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013, a network eligible for the waiver provided in Article 10 of the same Regulation or a cooperative network in a Member State governed by law or contract.</p> <p>Credit institutions shall ensure that the central institution is under no legal or contractual obligation to hold or invest the deposits in liquid assets of specified level or category.</p>
460	<p><b>1.2.2.15. Liquidity funding available to network member from central institution (non-specified collateralisation)</b></p> <p>Article 16(2) of Delegated Regulation (EU) 2015/61</p> <p>Undrawn amount of limited liquidity funding that complies with Article 16(2) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
470	<p><b>1.2.2.16. Central credit institutions: Level 2B assets which are considered liquid assets for the depositing credit institution</b></p> <p>Article 27(3) of Delegated Regulation (EU) 2015/61</p> <p>In accordance with Article 27(3) of Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level.</p> <p>Central institutions, when reporting those assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits.</p> <p>Assets referred to in this row are level 2B assets.</p>
<b>MEMORANDUM ITEMS</b>	
485	<p><b>2. Deposits by network member with central institution (obligated investment)</b></p> <p>Point (a) of Article 16(1) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report total amount of assets reported in the above sections as per the requirements in point (a) of Article 16(1) of Delegated Regulation (EU) 2015/61.</p>
580	<p><b>3. Level 1/2A/2B assets excluded due to currency reasons</b></p> <p>Articles 8(6), point (d) of Article 10(1) and point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61</p> <p>Institution shall report the portion of Level 1, Level 2A and Level 2B assets referred to in Articles 10 to 16 which are not recognisable by institution in accordance with Article 8(6), point (d) of Article 10(1) and point (c) of Article 12(1).</p>
590	<p><b>4. Level 1/2A/2B assets excluded for operational reasons except for currency reasons</b></p> <p>Article 8 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report assets in compliance with Article 7 of Delegated Regulation (EU) 2015/61 but that do not meet the requirements specified in Article 8 of Delegated Regulation (EU) 2015/61, provided that they have not been reported in row 580 for currency reasons.</p>

**REPORTING ON LIQUIDITY (PART 2 OUTFLOWS)**

1. Outflows
  - 1.1. General remarks
    1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.

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2. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013.
3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. Those items provide necessary information to allow the competent authorities complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases, they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.
4. In accordance with Article 22(1) of Delegated Regulation (EU) 2015/61, liquidity outflows shall:
  - i. include the categories referred to in Article 22(2) of Delegated Regulation (EU) 2015/61
  - ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in Delegated Regulation (EU) 2015/61.
5. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' just refers to these. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).
6. Outflows within a group or an institutional protection scheme (except for outflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential outflow rate and outflows from operational deposits maintained in the context of an institutional Protection Scheme or a cooperative network) shall be reported in the relevant categories. Those outflows shall also be separately reported as memorandum items.
7. The liquidity outflows shall be reported only once in the template unless additional outflows in accordance with Article 30 of Delegated Regulation (EU) 2015/61 are applicable or where the item is an 'of which' item or a memorandum item.
8. In the case of separate reporting as referred to in Article 415(2) of Regulation (EU) 575/2013, the following shall always apply:
  - only items and flows denominated in that currency shall be reported;
  - in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
  - where Delegated Regulation (EU) 2015/61 allows netting, it may only be applied to flows in that currency;

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- where a flow has multicurrency optionality, the credit institution shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that separate currency.

9. The standard weights in column 040 of template C 73.00 of Annex XXIV are those specified in Delegated Regulation (EU) 2015/61 by default and are provided here for information.
10. The template contains information about collateralised liquidity flows, referred to as ‘secured lending and capital-market driven transactions’ in Delegated Regulation (EU) 2015/61, and for the purpose of calculating LCR as defined in that Regulation. Where those transactions are made against a collateral pool, the identification of the specific assets pledged for the purposes of reporting in this template will be made, according to the liquid assets categories specified in Title II, Chapter 2 of Delegated Regulation (EU) 2015/61, starting from the least liquid assets. Simultaneously, in case of transactions with different residual maturities made against a collateral pool, less liquid assets are assigned to the transactions with the longest residual maturities first.
11. A separate template is provided for collateral swaps, C 75.01 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 of Annex XXIV, which only covers cash-versus-collateral transactions.

#### 1.2. Specific remarks regarding settlement and forward starting transactions

12. Credit institutions shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30-day horizon and mature beyond the 30-day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.8.6. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In the case of a repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. If the amount to be received is larger than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an inflow. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR’s 30-day horizon do not have any impact on a bank’s LCR and can be ignored.

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13. Decision tree for sections 1 of C 73.00 of Annex XXIV, the decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well. DA refers to Delegated Regulation (EU) 2015/61.

#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transaction entered into subsequent to the reporting date;	Yes	<b>Do not report</b>
		No	# 3
3	Forward transaction that start within the 30 day time horizon and mature after the 30-day horizon where the initial leg produces a net outflow	Yes	ID 1.1.8.6.
		No	<b>Do not report</b>
4	An item requiring additional outflows in accordance with Article 30 of DA?	Yes	# 5 and subsequently # 51
		No	# 5
5	Retail deposit in accordance with Article 411 (2) of Regulation (EU) 575/2013?	Yes	# 6
		No	# 12
6	Cancelled deposit with a residual maturity of less than 30 calendar days and where pay-out has been agreed to another credit institution?	Yes	ID 1.1.1.2.
		No	# 7
7	Deposit in accordance with Article 25(4) of DA?	Yes	ID 1.1.1.1.
		No	# 8
8	Deposit in accordance with Article 25(5) of DA?	Yes	ID 1.1.1.6.
		No	# 9
9	Deposit in accordance with Article 25(2) of DA?	Yes	Allocate into one relevant item of ID 1.1.1.3.
		No	# 10
10	Deposit in accordance with Article 24(4) of DA?	Yes	ID 1.1.1.5.
		No	# 11
11	Deposit in accordance with Article 24(1) of DA?	Yes	ID 1.1.1.4.
		No	ID 1.1.1.7.
12	Liability that become due, can be called for pay- out by the issuer or by the provider of the funding or entail an expectation by the provider of the funding that the credit institution would repay the liability during the next 30 calendar days?	Yes	# 13
		No	# 30

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#	Item	Decision	Reporting
13	Liability resulting from the institution's own operating expenses?	Yes	ID 1.1.8.1.
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with Article 28(6) of DA?	Yes	Follow path for retail deposits (ie. answer yes for # 5 and treat accordingly)
		No	# 15
15	Liability in form of debt security?	Yes	ID 1.1.8.2.
		No	# 16
16	Deposit received as collateral?	Yes	Allocate across relevant items of ID 1.1.5.
		No	# 17
17	Deposit arising out of a corresponding banking or from the prime brokerage?	Yes	ID1.1.4.1.
		No	# 18
18	Operational deposit in accordance with Article 27 of DA?	Yes	# 19
		No	# 24
19	Maintained in the context of IPS or a cooperative network?	Yes	# 20
		No	# 22
20	Treated as liquid assets for the depositing credit institution?	Yes	ID 1.1.2.2.2.
		No	# 21
21	Maintained to obtain cash clearing and central credit institution services within a network?	Yes	ID 1.1.2.4.
		No	ID 1.1.2.2.1.
22	Maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship?	Yes	Allocate into one relevant item of ID 1.1.2.1.
		No	# 23
23	Maintained in the context of an established operational relationship (other) with non-financial customers?	Yes	ID 1.1.2.3.
		No	# 24
24	Excess operational deposits?	Yes	Allocate into one relevant item of ID 1.1.3.
		No	# 25
25	Other deposit?	Yes	# 26
		No	# 27
26	Deposits by financial customers?	Yes	ID 1.1.4.2.
		No	Allocate into one relevant item of ID 1.1.4.3.

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#	Item	Decision	Reporting
27	Liability from secured lending and capital market driven transaction with the exception of derivatives and collateral swaps?	Yes	Allocate into one relevant item of ID 1.2.
		No	# 28
28	Liability from collateral swaps?	Yes	Allocate into one relevant item of C75.01 and ID 1.3. where applicable.
		No	# 29
29	Liability resulting in an outflow from derivatives in accordance with Article 30(4) of DA?	Yes	ID 1.1.5.5.
		No	# 30
30	Any other liability that becomes due in the next 30 days?	Yes	ID 1.1.8.3
		No	#31
31	Contractual commitments to extend funding to non-financial customers that is due in the next 30 days in excess of inflows from those customers?	Yes	One of the following IDs: 1.1.8.4.1 to 1.1.8.4.4
		No	#32
32	Other outflows that are due in the next 30 days not mentioned above?	Yes	ID 1.1.8.6
		No	#33
33	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Article 31 of DA?	Yes	#34
		No	# 42
34	Committed credit facility?	Yes	# 35
		No	# 37
35	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.1.6.
		No	# 36
36	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.1.5.
		No	Allocate into one relevant remaining item of ID 1.1.6.1.
37	Committed liquidity facility?	Yes	#38
		n/a	n/a
38	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.2.7.
		No	# 39
39	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.2.6.
		No	# 40
40	To SSPEs?	Yes	Allocate into one relevant item of ID 1.1.6.2.4.
		No	#41

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#	Item	Decision	Reporting
41	To personal investment companies?	Yes	ID 1.1.6.2.3.
		No	Allocate into one relevant remaining item of ID 1.1.6.2.
42	Other product or service in accordance with Article 23 of DA?	Yes	# 43
		No	<b>Do not report</b>
43	Trade finance off balance sheet related product?	Yes	ID1.1.7.8.
		No	# 44
44	Undrawn loans and advances to wholesale counterparties?	Yes	ID 1.1.7.2.
		No	# 45
45	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.7.3.
		No	# 46
46	Planned outflow related to renewal or extension of new retail or wholesale loans?	Yes	ID 1.1.7.6.
		No	# 47
47	Credit cards?	Yes	ID 1.1.7.4.
		No	# 48
48	Overdrafts?	Yes	ID 1.1.7.5.
		No	# 49
49	Derivatives payable?	Yes	ID1.1.7.7.
		No	# 50
50	Other off balance sheet and contingent funding obligation?	Yes	ID1.1.7.1.
		No	ID 1.1.7.9.
51	Debt security already reported in item 1.1.8.2 of C 73.00?	Yes	<b>Do not report</b>
		No	# 52
52	Liquidity requirement for derivatives in accordance with Article 30.4 of DA already considered in question # 29?	Yes	<b>Do not report</b>
		No	Allocate across relevant items of ID 1.1.5.

## 1.3. Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b>Amount</b></p> <p><b>1.1. Unsecured transactions/deposits specific instructions:</b></p> <p>Credit institutions shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 22 to 31 of Delegated Regulation (EU) 2015/61.</p> <p>Subject to prior approval of the competent authority within each category of outflows, the amount of each item reported in Column 010 of template C 73.00 of Annex XXIV shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 26.</p>

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Column	Legal references and instructions
	<p><b>1.2. Secured lending and capital market-driven transactions specific instructions:</b></p> <p>Credit institutions shall report here the outstanding balance of the liabilities which represent the cash leg of the secured transaction in accordance with Article 22(2) of Delegated Regulation (EU) 2015/61.</p>
020	<p><b>Market value of collateral extended</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61 and subject to the following conditions:</p> <ul style="list-style-type: none"> <li>— Where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the rows on Level 1, Level 2A and Level 2B assets in accordance with point (ii) of point (c) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section;</li> <li>— Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the secured transaction reporting).</li> </ul>
030	<p><b>Value of collateral extended in accordance with Article 9</b></p> <p>Secured lending and capital market-driven transactions specific instructions:</p> <p>Credit institutions shall report here the value of extended collateral in accordance with Article 9 of Delegated Regulation (EU) 2015/61. This is calculated by multiplying Column 020 of template C 73.00 of Annex XXIV by the applicable weight/haircut from template C 72.00 of Annex XXIV corresponding to asset type. Column 030 of template C 73.00 of Annex XXIV is used in the calculation of the adjusted amount of liquid assets in template C 76.00 of Annex XXIV.</p>
040	<p><b>Standard Weight</b></p> <p>Articles 24 to 31a of Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 040 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>
050	<p><b>Applicable Weight</b></p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31a of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p>

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Column	Legal references and instructions
060	<p><b>Outflow</b></p> <p>Both unsecured and secured:</p> <p>Credit institutions shall report here the outflows. Those outflows are calculated by multiplying Column 010 C 73.00 of Annex XXIV by Column 050 C 73.00 of Annex XXIV.</p>

## 1.4. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><b>1. OUTFLOWS</b></p> <p>Chapter 2 of Title III of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Chapter 2 of Title III of Delegated Regulation (EU) 2015/61.</p>
020	<p><b>1.1. Outflows from unsecured transactions/deposits</b></p> <p>Articles 20 to 31a of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows in accordance with Articles 21 to 31a of Delegated Regulation (EU) 2015/61, with the exception of outflows reported in accordance with Article 28(3) and (4) of that Delegated Regulation.</p>
030	<p><b>1.1.1. Retail deposits</b></p> <p>Articles 24 and 25 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on retail deposits as defined in Article 411 (2) of Regulation (EU) 575/2013.</p> <p>Credit institutions shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account, as referred to in Article 28(6) of Delegated Regulation (EU) 2015/61. Credit institutions will consider for this category of liability the applicable outflow rates provided for by Delegated Regulation (EU) 2015/61 for the different categories of retail deposits. Accordingly, credit institutions shall report as applicable weigh the average of the relevant applicable weights for all these deposits.</p>
035	<p><b>1.1.1.1. deposits exempted from the calculation of outflows</b></p> <p>Article 25(4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here those categories of retail deposits exempted from the calculation of outflows if the conditions of points (a) and (b) of Article 25(4) have been met.</p>
040	<p><b>1.1.1.2. deposits where the pay-out has been agreed within the following 30 days</b></p> <p>Article 25(4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here deposits with a residual maturity of less than 30 days where pay-out has been agreed.</p>

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Row	Legal references and instructions
050	<p><b>1.1.1.3. deposits subject to higher outflows</b></p> <p>Articles 25(2) and (3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the full balance of the deposits subject to higher outflow rates in accordance with Article 25(2) and (3) of Delegated Regulation (EU) 2015/61. Those retail deposits where the assessment under Article 25(2) of Delegated Regulation (EU) 2015/61 for their categorization has not been carried out or is not completed shall also be reported here.</p>
060	<p><b>1.1.1.3.1. Category 1</b></p> <p>Article 25(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfils the criteria in point (a) or two of the criteria in points (b) to (e) of Article 25(2) of Delegated Regulation (EU) 2015/61, unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported within this latter category.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in point (a) of Article 25(3) of Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred to in the preceding paragraph and weighted by the cited corresponding amounts.</p>
070	<p><b>1.1.1.3.2. Category 2</b></p> <p>Article 25(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfils the criteria in point (a) of Article 25(2) of Delegated Regulation (EU) 2015/61 and at least another criterion referred to in Article 25(2) or three or more criteria of Article 25(2) unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported within this latter category.</p> <p>Those retail deposits where the assessment under Article 25(2) for their categorization has not been carried out or is not completed shall also be reported here.</p> <p>Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in point (b) of Article 25(3) of Delegated Regulation (EU) 2015/61, or higher ones if applied by a competent authority, which have been applied on the full amount of every deposit referred to in the preceding paragraphs and weighted by the cited corresponding amounts.</p>
080	<p><b>1.1.1.4. stable deposits</b></p> <p>Article 24 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of Delegated Regulation (EU) 2015/61 respectively and where:</p> <p>— Those deposits do not fulfil the criteria for a higher outflow rate laid down in Article 25(2), (3) and (5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported as deposits subject to higher outflows; or</p>

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Row	Legal references and instructions
	<ul style="list-style-type: none"> <li>— Those deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported within this category;</li> <li>— The derogation specified in Article 24(4) of Delegated Regulation (EU) 2015/61 is not applicable.</li> </ul>
090	<p><b>1.1.1.5. Derogated stable deposits</b></p> <p>Article 24(4) and (6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the amounts of retail deposits which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU up to a maximum level of EUR 100 000 and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of Delegated Regulation (EU) 2015/61 respectively and where:</p> <p>Those deposits do not fulfil the criteria for a higher outflow rate laid down in Article 25(2), (3) and (5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or</p> <ul style="list-style-type: none"> <li>— Those deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported within this category;</li> <li>— The derogation envisaged in Article 24(4) of Delegated Regulation (EU) 2015/61 is applicable.</li> </ul>
100	<p><b>1.1.1.6. deposits in third countries where a higher outflow is applied</b></p> <p>Article 25(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of retail deposits taken in a third country where a higher outflow is applied in accordance with the national law which sets out liquidity requirements in that third country.</p>
110	<p><b>1.1.1.7. other retail deposits</b></p> <p>Article 25(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other retail deposits than those captured in the preceding items.</p>
120	<p><b>1.1.2. Operational deposits</b></p> <p>Articles 27 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the part of the operational deposits determined in accordance with Article 27 of Delegated Regulation (EU) 2015/61, which are necessary for the provision of operational services. Deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services shall be considered non-operational deposits as established in Article 27(5) of Delegated Regulation (EU) 2015/61.</p> <p>The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.</p>
130	<p><b>1.1.2.1. maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report on deposits maintained by the depositor in order to obtain clearing, custody, cash management or other comparable services in the context of an established relationship, as referred to in point (a) of Article 27(1) of Delegated Regulation (EU) 2015/61, which are critically important to the depositor as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61; funds in excess of those required for the provision of operational services shall be treated as non-operational deposits as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61.</p> <p>Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred in the second sentence of Article 27(4) of Delegated Regulation (EU) 2015/61 shall be reported.</p> <p>Credit institutions shall report separately, , the amount of those deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme that are referred to in Article 27(2) of Delegated Regulation (EU) 2015/61, as specified in the following items of the instructions.</p>
140	<p><b>1.1.2.1.1. covered by DGS (Deposit Guarantee Scheme)</b></p> <p>Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship that fulfils the criteria set out in point (a) of Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61 and which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
150	<p><b>1.1.2.1.2. not covered by DGS</b></p> <p>Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfils the criteria set out in point (a) of Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61 and which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
160	<p><b>1.1.2.2. maintained in the context of IPS (Institutional Protection Scheme) or a cooperative network</b></p> <p>Point (b) of Article 27(1) and Article 27(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on deposits maintained in the context of a common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) of Regulation (EU) No 575/2013 or within a group of cooperative credit institutions permanently affiliated to a central body meeting the requirements of Article 113(6) of the same Regulation, or as a legal or contractually established minimum deposit by another credit institution that is a Member of the same institutional protection scheme or cooperative network, as set out in point (b) of Article 27(1) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report those deposits into different rows depending on whether they are treated as liquid assets by the depositing credit institution or not, in accordance with Article 27(3) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
170	<p><b>1.1.2.2.1. not treated as liquid assets for the depositing institution</b></p> <p>Point (b) of Article 27(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained in the context of a cooperative network or an institutional protection scheme in accordance with the criteria set out in point (b) Article 27(1) of Delegated Regulation (EU) 2015/61, provided those deposits are not recognised as liquid assets for the depositing credit institution.</p>
180	<p><b>1.1.2.2.2. treated as liquid assets for the depositing credit institution</b></p> <p>Point (b) Article 27(1) and Article 27(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report deposits from credit institutions placed at the central credit institution that are considered as liquid assets for the depositing credit institution in accordance with Article 16 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the amount of these deposits up to the amount of the correspondent liquid assets after haircut, as set out in Article 27(3) of Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.2.3. maintained in the context of an established operational relationship (other) with non-financial customers</b></p> <p>Point (c) of Article 27(1), Article 27(4) and (6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by a non-financial customer in the context of an established operational relationship other than that mentioned in point (a) of Article 27(1) of Delegated Regulation (EU) 2015/61 and subject to the requirements set out in Article 27(6) of Delegated Regulation (EU) 2015/61.</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61, shall be reported.</p>
200	<p><b>1.1.2.4. maintained to obtain cash clearing and central credit institution services within a network</b></p> <p>Point (d) Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by the depositor to obtain cash clearing and central institution services and where the credit institution belongs to one of a network or schemes referred to in Article 16 of Delegated Regulation (EU) 2015/61, as set out in point (d) of Article 27(1) of Delegated Regulation (EU) 2015/61. Those cash clearing and central credit institution services only cover such services to the extent that they are rendered in the context of an established relationship which is critically important to the depositor as referred to in the first sentence of Article 27(4) of Delegated Regulation (EU) 2015/61; funds in excess of those required for the provision of operational services shall be treated as non-operational deposits as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61).</p> <p>Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61, shall be reported.</p>

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Row	Legal references and instructions
203	<p><b>1.1.3. Excess operational deposits</b></p> <p>Article 27(4) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here the part of the operational deposits in excess of those required for the provision of operational services.</p>
204	<p><b>1.1.3.1. deposits by financial customers</b></p> <p>Article 27(4) and 31a(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the operational deposits from financial customers in excess of those required for the provision of the operational services in accordance with Article 27(4) of Delegated Regulation (EU) 2015/61.</p>
205	<p><b>1.1.3.2. deposits by other customers</b></p> <p>Article 27(4) and 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the part of the operational deposits from customers other than financial customers, and excluding retail deposits, in excess of those required for the provision of the operational services as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61.</p> <p>These excess operational deposits shall be reported in two different rows depending on whether or not the entire amount of the excess operational deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).</p>
206	<p><b>1.1.3.2.1. covered by DGS</b></p> <p>Articles 27(4) and 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.</p>
207	<p><b>1.1.3.2.2. not covered by DGS</b></p> <p>Article 27(4) and 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.</p>
210	<p><b>1.1.4. Non-operational deposits</b></p> <p>Articles 27(5), 28(1) and 31(9) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on unsecured deposits referred to in Article 28(1) of Delegated Regulation (EU) 2015/61 and those arising out of a correspondent banking or from the provision of prime brokerage services, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report separately, with the exception of the liabilities arising out of correspondent banking relationship or from the provision of prime brokerage services, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61, the non-operational deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions.</p> <p>The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.</p>
220	<p><b>1.1.4.1. correspondent banking and provisions of prime brokerage deposits</b></p> <p>Article 27(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits arising out of correspondent banking relationship or from the provision of prime brokerage, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61.</p>
230	<p><b>1.1.4.2. deposits by financial customers</b></p> <p>Article 31a(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits in accordance with Article 27 of Delegated Regulation (EU) 2015/61.</p>
240	<p><b>1.1.4.3. deposits by other customers</b></p> <p>Article 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61, to the extent those deposits are not considered operational deposits in accordance with Article 27 of Delegated Regulation (EU) 2015/61.</p> <p>Those deposits shall be reported in two different rows depending on whether or not the entire amount of the deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).</p>
250	<p><b>1.1.4.3.1. covered by DGS</b></p> <p>Article 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of those deposits maintained by other customers if that entire amount is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.</p>
260	<p><b>1.1.4.3.2. not covered by DGS</b></p> <p>Article 28(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
270	<p><b>1.1.5. Additional outflows</b></p> <p>Article 30 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here additional outflows as referred to in Article 30 of Delegated Regulation (EU) 2015/61.</p> <p>Deposits received as collateral, as referred in Article 30(7) of Delegated Regulation (EU) 2015/61, shall not be considered liabilities for the purposes of Article 24, 25, 27 or 31a of Delegated Regulation (EU) 2015/61, but shall be subject to Article 30(1) to (6) of Delegated Regulation (EU) 2015/61, where applicable.</p>
280	<p><b>1.1.5.1. collateral other than Level 1 assets posted for derivatives</b></p> <p>Article 30(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
290	<p><b>1.1.5.2. level 1 EHQ Covered Bonds assets collateral posted for derivatives</b></p> <p>Article 30(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of level 1 EHQ Covered Bonds collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.</p>
300	<p><b>1.1.5.3. material outflows due to deterioration of own credit quality</b></p> <p>Article 30(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report total amount of additional outflows they have calculated and notified to the competent authorities in accordance with Article 30(2) of Delegated Regulation (EU) 2015/61.</p> <p>If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in Row 300 such that the sum of the outflows is 100 % outflow in total for the transaction.</p>
310	<p><b>1.1.5.4. impact of an adverse market scenario on derivatives transactions</b></p> <p>Article 30(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows calculated in accordance with Commission Delegated Regulation (EU) 2017/208.</p>
340	<p><b>1.1.5.5. outflows from derivatives</b></p> <p>Article 30(4) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives calculated in accordance with Article 21 of Delegated Regulation (EU) 2015/61.</p> <p>For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report outflows which occur only in the respective significant currency. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR- 10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).</p>

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Row	Legal references and instructions
350	<p><b>1.1.5.6. short positions</b></p> <p>Article 30(5) of Delegated Regulation (EU) 2015/61</p> <p>If the credit institution has a short position that is covered by an unsecured security borrowing, the credit institution shall add an additional outflow corresponding to 100% of the market value of the securities or other assets sold short unless the terms upon which the credit institution has borrowed them require their return only after 30 calendar days. If the short position is covered by a collateralised securities financing transaction, the credit institution shall assume the short position will be maintained throughout the 30 calendar day period and received a 0% outflow.</p>
360	<p><b>1.1.5.6.1. covered by collateralised SFT (securities financing transactions)</b></p> <p>Article 30(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short that are covered by collateralised securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
370	<p><b>1.1.5.6.2. other</b></p> <p>Article 30(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of securities or other assets sold short other than those covered by collateralised securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.</p>
380	<p><b>1.1.5.7. callable excess collateral</b></p> <p>Point (a) of Article 30(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of excess collateral that the institution holds and that can be contractually called at any times by the counterparty.</p>
390	<p><b>1.1.5.8. due collateral</b></p> <p>Point (b) of Article 30(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.</p>
400	<p><b>1.1.5.9. liquid asset collateral exchangeable for non liquid assets</b></p> <p>Point (c) of Article 30(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the institution.</p>
410	<p><b>1.1.5.10. loss of funding on structured financing activities</b></p> <p>Article 30(8) to 30(10) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Credit institutions shall assume 100 % outflow for loss of funding on asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period issued by the credit institution or by sponsored conduits or SPVs.</p> <p>Credit institutions that are providers of liquidity facilities associated with financing programs reported here do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.</p>
420	<p><b>1.1.5.10.1. structured financing instruments</b></p> <p>Article 30(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the current outstanding amount of own liabilities or liabilities of sponsored conduits or SPVs from asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period.</p>
430	<p><b>1.1.5.10.2. financing facilities</b></p> <p>Article 30(9) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maturing amount of liabilities from asset-backed commercial papers, conduits, securities investment vehicles and other such financing facilities, in so far they do not enter into the scope of definition of the instruments defined in item 1.1.5.10.1., or the amount of assets that could potentially be returned or the liquidity required in the scope of those instruments.</p> <p>All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Credit institutions having structured financing facilities that include the issuance of short-term debt instruments, such as asset backed commercial paper, shall report the potential liquidity outflows from these structures. These include, but are not limited to, (i) the inability to refinance maturing debt, and (ii) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the 'return' of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement ('liquidity puts') within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the credit institution shall, in determining the HQLA requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the 'return' of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.</p>
450	<p><b>1.1.5.11. internal netting of client's positions</b></p> <p>Article 30(12) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here the market value of the non-liquid assets of a client that, in relation to prime brokerage services, the credit institution has used to cover short sales of another client by internally matching them..</p>
460	<p><b>1.1.6. Committed facilities</b></p> <p>Article 31 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on outflows as defined in Article 31 of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
	<p>Credit institutions shall also report here on committed facilities in accordance with Article 29 of Delegated Regulation (EU) 2015/61.</p> <p>Maximum amount that could be drawn shall be assessed in accordance with Article 31(2) of Delegated Regulation (EU) 2015/61.</p>
470	<p><b>1.1.6.1. credit facilities</b></p> <p>Credit institutions shall report here on committed credit facilities as defined in Article 31(1) of Delegated Regulation (EU) 2015/61.</p>
480	<p><b>1.1.6.1.1. to retail customers</b></p> <p>Article 31(3) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to retail customers as defined in Article 411 (2) of Regulation (EU) 575/2013.</p>
490	<p><b>1.1.6.1.2. to non-financial customers other than retail customers</b></p> <p>Article 31(4) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013 and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.</p>
500	<p><b>1.1.6.1.3. to credit institutions</b></p> <p>Credit institutions shall report here on committed credit facilities provided to credit institutions.</p>
510	<p><b>1.1.6.1.3.1. for funding promotional loans of retail customers</b></p> <p>Article 31(9) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with Article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
520	<p><b>1.1.6.1.3.2. for funding promotional loans of non-financial customers</b></p> <p>Article 31(9) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>

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Row	Legal references and instructions
530	<p><b>1.1.6.1.3.3. other</b></p> <p>Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions other than those reported above.</p>
540	<p><b>1.1.6.1.4. to regulated financial institutions other than credit institutions</b></p> <p>Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than credit institutions.</p>
550	<p><b>1.1.6.1.5. within a group or an IPS if subject to preferential treatment</b></p> <p>Article 29 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.</p>
560	<p><b>1.1.6.1.6. within an IPS or cooperative network if treated as liquid asset by the depositing institution</b></p> <p>Article 31(7) of Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed credit facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
570	<p><b>1.1.6.1.7. to other financial customers</b></p> <p>Point (c) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities other than those reported above to other financial customers.</p>
580	<p><b>1.1.6.2. liquidity facilities</b></p> <p>Article 31(1) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on committed liquidity facilities as defined in Article 31(1) of Delegated Regulation (EU) 2015/61.</p>
590	<p><b>1.1.6.2.1. to retail customers</b></p> <p>Article 31(3) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to retail customers as defined in Article 411 (2) of Regulation (EU) 575/2013.</p>
600	<p><b>1.1.6.2.2. to non-financial customers other than retail customers</b></p> <p>Article 31(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013.</p>

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Row	Legal references and instructions
610	<p><b>1.1.6.2.3. to personal investment companies</b></p> <p>Article 31(5) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amounts that could be drawn from undrawn committed liquidity facilities provided to private investment companies.</p>
620	<p><b>1.1.6.2.4. to SSPEs (securitization special purpose vehicle)</b></p> <p>Credit institutions shall report here on committed liquidity facilities provided to SSPEs.</p>
630	<p><b>1.1.6.2.4.1. to purchase assets other than securities from non-financial customers</b></p> <p>Article 31(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount of undrawn committed liquidity facilities provided to an SSPE for the purpose of enabling such SSPE to purchase assets, other than securities from clients that are not financial customers, to the extent that it exceeds the amount of as sets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased.</p>
640	<p><b>1.1.6.2.4.2. other</b></p> <p>Point (b) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to SSPEs for other than above mentioned reasons. This includes arrangements under which the institution is required to buy or swap assets from an SSPE.</p>
650	<p><b>1.1.6.2.5. to credit institutions</b></p> <p>Credit institutions shall report here on committed liquidity facilities provided to credit institutions.</p>
660	<p><b>1.1.5.2.5.1. for funding promotional loans of retail customers</b></p> <p>Article 31(9) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with Article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>
670	<p><b>1.1.6.2.5.2. for funding promotional loans of non-financial customers</b></p> <p>Article 31(9) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013.</p> <p>Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.</p>

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Row	Legal references and instructions
680	<p><b>1.1.6.2.5.3. other</b></p> <p>Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn of undrawn committed liquidity facilities provided to credit institutions not mentioned above.</p>
690	<p><b>1.1.6.2.6. within a group or an IPS if subject to preferential treatment</b></p> <p>Article 29 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.</p>
700	<p><b>1.1.6.2.7. within an IPS or cooperative network if treated as liquid asset by the depositing institution</b></p> <p>Article 31(7) of Delegated Regulation (EU) 2015/61</p> <p>Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2).</p>
710	<p><b>1.1.6.2.8. to other financial customers</b></p> <p>Point (c) of Article 31(8) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.</p>
720	<p><b>1.1.7. Other products and services</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here on those products or services referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p> <p>The amount to be reported shall be the maximum amount that could be drawn from the products or services referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p> <p>The applicable weight to be reported shall be the weight as determined by the competent authorities in accordance with the procedure set out in Article 23(2) of Delegated Regulation (EU) 2015/61.</p>
731	<p><b>1.1.7.1. Uncommitted funding facilities</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of uncommitted funding facilities referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p> <p>Guarantees shall not be reported in this row</p>
740	<p><b>1.1.7.2. undrawn loans and advances to wholesale counterparties</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
750	<p><b>1.1.7.3. mortgages that have been agreed but not yet drawn down</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
760	<p><b>1.1.7.4. credit cards</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of credit cards referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
770	<p><b>1.1.7.5. overdrafts</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of overdrafts referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
780	<p><b>1.1.7.6. planned outflows related to renewal or extension of new retail or wholesale loans</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
850	<p><b>1.1.7.7. Derivatives payables</b></p> <p>Article 23 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of derivatives payables, other than the contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives, referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
860	<p><b>1.1.7.8. trade finance off-balance sheet related products</b></p> <p>Credit institutions shall report the amount of the products or services related to trade finance off-balance sheet related products referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p>
870	<p><b>1.1.7.9. others</b></p> <p>Article 23(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of other products or services than those cited above referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p> <p>Guarantees, among other items, shall be reported in this row.</p> <p>Contingent outflows due to triggers other than downgrade triggers referred to in Article 30(2) of Delegated Regulation (EU) 2015/61 shall be reported in this row.</p>
885	<p><b>1.1.8. Other liabilities and due commitments</b></p> <p>Article 28(2) and (6) and Article 31a of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report outflows from other liabilities and due commitments as provided in Article 28(2) and (6) and Article 31a of Delegated Regulation (EU) 2015/61.</p> <p>This item shall also include, where necessary, additional balances required to be kept in central bank reserves where agreed between the relevant competent authority and the ECB or the central bank in accordance with point (iii) of point (b) of Article 10(1) of Delegated Regulation (EU) 2015/61.</p>
890	<p><b>1.1.8.1. liabilities resulting from operating expenses</b></p> <p>Article 28(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of liabilities resulting from the credit institution's own operating expenses as referred to in Article 28(2) of Delegated Regulation (EU) 2015/61.</p>
900	<p><b>1.1.8.2. in the form of debt securities if not treated as retail deposits</b></p> <p>Article 28(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the credit institution other than that reported as retail deposits as referred to in Article 28(6) of Delegated Regulation (EU) 2015/61. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.</p>
912	<p><b>1.1.8.4. Excess of funding to non-financial customers</b></p> <p>Article 31a(2) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) when the former exceeds the latter.</p>
913	<p><b>1.1.8.4.1. excess of funding to retail customers</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) when the former exceeds the latter.</p>
914	<p><b>1.1.8.4.2. excess of funding to non-financial corporates</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) when the former exceeds the latter.</p>
915	<p><b>1.1.8.4.3. excess of funding to sovereigns, MLDBs (multilateral development banks) and PSEs (public sector entities)</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the amount of inflows from such customers referred to in point (a) Article 32(3) when the former exceeds the latter.</p>
916	<p><b>1.1.8.4.4. excess of funding to other legal entities</b></p> <p>Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the amount of inflows from such customers referred to in point (a) of Article 32(3) when the former exceeds the latter.</p>

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Row	Legal references and instructions
917	<p><b>1.1.8.5. Assets borrowed on an unsecured basis</b></p> <p>Article 28(7) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here assets borrowed on an unsecured basis and maturing within the 30 days. These assets shall be assumed to run off in full, leading to a 100 % outflow.</p> <p>Credit institutions shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the credit institution does not own the securities and they do not form part of institutions liquidity buffer.</p>
918	<p><b>1.1.8.6. Others</b></p> <p>Article 31a(1) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report the amount of the outstanding balance of any liabilities that come due in the next 30 calendar days other than those referred to in Articles 24 to 31 of Delegated Regulation (EU) 2015/61.</p> <p>This row shall only include any other outflows from unsecured transactions. Secured transactions shall be reported under ID 1.2. on 'Outflows from secured lending and capital market-driven transactions' and under ID 1.3. on 'Total outflows from collateral swaps'.</p>
920	<p><b>1.2. Outflows from secured lending and capital market-driven transactions</b></p> <p>Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013. Collateral swap transactions (which cover collateral-versus- collateral transactions) shall be reported in template C 75.01 of Annex XXIV.</p>
930	<p><b>1.2.1. Counterparty is central bank</b></p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank.</p>
940	<p><b>1.2.1.1. level 1 excl. EHQ Covered Bonds collateral</b></p> <p>Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 asset excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
945	<p><b>1.2.1.1.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.1.1 where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>

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Row	Legal references and instructions
	<b>1.2.1.2. level 1 EHQ Covered Bonds collateral</b> Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61
950	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 asset which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.2.1. of which collateral extended meets operational requirements</b>
955	Transactions in item 1.2.1.2 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.3. level 2A collateral</b> Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61
960	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2A asset and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.3.1. of which collateral extended meets operational requirements</b>
965	Transactions in item 1.2.1.3 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</b> Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61
970	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in points (i),(ii) or (iv) of point (b) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.4.1. of which collateral extended meets operational requirements</b>
975	Transactions in item 1.2.1.4 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
	<b>1.2.1.5. level 2B covered bonds</b> Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61
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Row	Legal references and instructions
	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in point (e) of Article 12(1)(e) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.
985	<p><b>1.2.1.5.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.1.5 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
990	<p><b>1.2.1.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</b></p> <p>Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are backed by commercial loans, leases and credit facilities to undertakings or loans and credit facilities to individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down points (iii) or (v) of point (g) in Article 13(2)(g) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
995	<p><b>1.2.1.6.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.1.6 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1000	<p><b>1.2.1.7. other Level 2B assets collateral</b></p> <p>Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1005	<p><b>1.2.1.7.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.1.7 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1010	<p><b>1.2.1.8. non-liquid assets collateral</b></p> <p>Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is non-liquid assets.</p>

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Row	Legal references and instructions
1020	<p><b>1.2.2. Counterparty is non-central bank</b></p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank.</p>
1030	<p><b>1.2.2.1. level 1 excl. EHQ Covered Bonds collateral</b></p> <p>Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 assets excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1035	<p><b>1.2.2.1.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.1 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1040	<p><b>1.2.2.2. level 1 EHQ Covered Bonds collateral</b></p> <p>Point (b) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 asset which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1045	<p><b>1.2.2.2.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.2 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1050	<p><b>1.2.2.3. level 2A collateral</b></p> <p>Point (c) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1055	<p><b>1.2.2.3.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.3 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>

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Row	Legal references and instructions
1060	<p><b>1.2.2.4. level 2B asset-backed securities (residential or automobile, CQS1) collateral</b></p> <p>Point (d) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in points (i), (ii) or (iv) of point (g) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1065	<p><b>1.2.2.4.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.4 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1070	<p><b>1.2.2.5. level 2B covered bonds</b></p> <p>Point (e) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in point (e) of Article 12(1) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1075	<p><b>1.2.2.5.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.5 those where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1080	<p><b>1.2.2.6. level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral</b></p> <p>Point (f) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are backed by commercial loans, leases and credit facilities to undertakings or loans and credit facilities to individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in points (iii) or (v) of point (f) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset..</p>
1085	<p><b>1.2.2.6.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.6 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>

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Row	Legal references and instructions
1090	<p><b>1.2.2.7. other Level 2B assets collateral</b></p> <p>Point (g) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1095	<p><b>1.2.2.7.1. of which collateral extended meets operational requirements</b></p> <p>Transactions in item 1.2.2.7 those where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1100	<p><b>1.2.2.8. non-liquid assets collateral</b></p> <p>Point (h) of Article 28(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.</p>
1130	<p><b>1.3. Total outflows from collateral swaps</b></p> <p>The sum of outflows from C75.01 of Annex XXIV Column 0070 shall be reported in Column 060.</p>

**MEMORANDUM ITEMS**

1170	<p><b>2. Liquidity outflows to be netted by interdependent inflows</b></p> <p>Article 26 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in column 010 the amount of the outstanding balance of all liabilities and off- balance sheet commitments, whose liquidity outflows have been netted by the interdependent inflows in accordance with Article 26 of Delegated Regulation (EU) 2015/61.</p> <p>Credit institutions shall report in column 060 the outflows that have been netted by the interdependent inflows in accordance with Article 26 of Delegated Regulation (EU) 2015/61.</p>
	<p><b>3. Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship</b></p> <p>Credit institutions shall report here on operational deposits referred to in item 1.1.2.1. broken down by the following counterparties:</p> <ul style="list-style-type: none"> <li>— Credit institutions;</li> <li>— financial customers other than credit institutions;</li> <li>— sovereigns, central banks, multilateral development banks and public sector entities;</li> <li>— other customers.</li> </ul>
1180	<p><b>3.1. provided by credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by credit institutions.</p>

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Row	Legal references and instructions
1190	<p><b>3.2. provided by financial customers other than credit institutions</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by financial customers other than credit institutions.</p>
1200	<p><b>3.3. provided by sovereigns, central banks, MDBs and PSEs</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by sovereigns, central banks, multilateral development banks and public sector entities.</p>
1210	<p><b>3.4. provided by other customers</b></p> <p>Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by other customers (other than those mentioned above and customers considered for the retail deposits).</p>
	<p><b>4. Intra group or IPS outflows</b></p> <p>Credit institutions shall report here all transactions reported in item 1 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
1290	<p><b>4.1. of which: to financial customer</b></p> <p>Credit institutions shall report total amount reported in item 1.1. to financial customers within the scope of item 4.</p>
1300	<p><b>4.2. of which: to non-financial customers</b></p> <p>Credit institutions shall report total amount reported in item 1.1. to non-financial customers within the scope of item 4.</p>
1310	<p><b>4.3. of which: secured</b></p> <p>Credit institutions shall report total amount of secured transactions reported in item 1.2. within the scope of item 4.</p>
1320	<p><b>4.4. of which: credit facilities without preferential treatment</b></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities reported in item 1.1.6.1. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.</p>
1330	<p><b>4.5. of which: liquidity facilities without preferential treatment</b></p> <p>Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities reported in item 1.1.6.2. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.</p>
1340	<p><b>4.6. of which: operational deposits</b></p> <p>Credit institutions shall report the amount of deposits referred to in item 1.1.2. to entities within the scope of item 4.</p>

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Row	Legal references and instructions
1345	<p><b>4.7. of which: excess operational deposits</b></p> <p>Credit institutions shall report the amount of funds from operational deposits held in excess referred to in item 1.1.3. to entities within the scope of item 4.</p>
1350	<p><b>4.8. of which: non-operational deposits</b></p> <p>Credit institutions shall report the amount of the outstanding balance of the deposits referred to in item 1.1.4. from entities within the scope of item 4.</p>
1360	<p><b>4.9. of which: liabilities in the form of debt securities if not treated as retail deposits</b></p> <p>Credit institutions shall report the amount of the outstanding balance of debt securities reported in item 1.1.8.2. which are held by entities within the scope of item 4.</p>
1370	<p><b>5. FX outflows</b></p> <p>This item shall only be reported in case of reporting in currencies subject to separate reporting.</p> <p>For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report the portion of outflows from derivatives (reported in item 1.1.5.5.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).</p>
	<p><b>6. Secured funding waived from Article 17(2) and (3)</b></p> <p>Credit institutions shall report here secured funding transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
1400	<p><b>6.1. of which: secured by L1 excl. EHQCB</b></p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral excluding extremely high quality covered bonds and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
1410	<p><b>6.2. of which: secured by L1 EHQCB</b></p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral which is extremely high quality covered bonds and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

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Row	Legal references and instructions
1420	<p><b>6.3. of which: secured by L2A</b></p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2A collateral and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
1430	<p><b>6.4. of which: secured by L2B</b></p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2B collateral and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
1440	<p><b>6.5. of which: secured by non-liquid assets</b></p> <p>Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is a non-liquid collateral and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

**REPORTING ON LIQUIDITY (PART 3: INFLOWS)**

1. Inflows
  - 1.1. General remarks
    1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured in grey.
    2. Credit institutions shall submit the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) 575/2013 .
    3. In accordance with Article 32 of Delegated Regulation (EU) 2015/61, liquidity inflows shall:
      - i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon.
      - ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in Delegated Regulation (EU) 2015/61.
    4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 3 of the template (rows 460-510).

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5. In accordance with Article 32(6) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of that Regulation other than payments due on the assets that are not reflected in the market value of the asset.
6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1., 1.2. or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.
7. Monies due from securities issued by the credit institution itself or by a SSPE with which the credit institution has close links shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying assets pursuant to point (h) of Article 32(3) of Delegated Regulation (EU) 2015/61.
8. In accordance with Article 32(7) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any new obligations entered into. This refers to contractual commitments which have not been contractually established at the reporting date, but will or may be entered into within the 30 day horizon.
9. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Delegated Regulation (EU) 2015/61 where they are denominated in the same currency.
10. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 33 of Delegated Regulation (EU) 2015/61. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap). Credit institutions reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.
11. In accordance with point (c) of Article 2(3) of Delegated Regulation (EU) 2015/61 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.
12. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' in the template just refers to these in the appropriate context. The word 'weighted' in this Annex shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).

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13. Some ‘memorandum items’ are included in the associated templates to these instructions. Among others, these items provide necessary information to allow the competent authority to complete an adequate assessment of credit institutions’ compliance with the liquidity requirements.

1.2. Specific remarks regarding secured lending and capital market-driven transactions

14. The template categories collateralized flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps — C 75.01 of ANNEX XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 of ANNEX XXIV) which only covers cash-versus-collateral transactions.
15. Where secured lending and capital market-driven transactions are secured by shares or units in CIUs, these transactions shall be reported as if they would be collateralised by the assets underlying the CIU. For instance, in case a secured lending transaction is collateralised by shares or units in a CIU that exclusively invests into Level 2A assets, the secured lending transaction shall be reported as if directly collateralised by Level 2A collateral. The potentially higher inflow rate for secured lending transactions backed by shares or units in CIUs shall be reflected in the relevant inflow rate to be reported.
16. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.
17. For the calculation of inflows, secured lending and capital market-driven transactions shall be reported irrespective of whether the underlying collateral received meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where the underlying collateral received additionally meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61.
18. Where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be

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reported within the rows on Level 1, Level 2A and Level 2B assets in accordance with point (ii) of point (c) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding Level 2A asset row, even if the Alternative Liquidity Approach under Article 19 of Delegated Regulation (EU) 2015/61 is being followed.

1.3. Specific remarks regarding settlement and forward starting transactions

19. Credit institutions shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 if the institution holds the asset in its book at the reference date and it fulfils the related conditions.

20. Credit institutions shall report inflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in C.73.00. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 where the institution holds the asset in its book at the reference date and it fulfils the related conditions. In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00; r260} ('other inflows'). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported {C 74.00; r260} ('other inflows').

21. Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

1.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61

22. The decision tree is without prejudice to the reporting of the memorandum items. The decision tree is part of the instructions to specify prioritisation assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient — credit institutions shall comply with the rest of the instructions at all times.

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23. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not also be reported.

## 1.4.1. Decision tree on rows in template C 74.00 of ANNEX XXIV

#	Item	Decision	Reporting
1	Inflow meeting the operational criteria as specified in Article 32, such as: — Exposure is not past due (Article 32(1)) — Credit institution has no reason to expect non-performance within 30 calendar days (Article 32(1)) — Credit institutions shall not take into account inflows from any new obligation entered into (Article 32(7)) — No inflows shall be reported in case inflows are already netted against outflows (Article 26) — Credit institutions shall not take into account any inflows from any of the liquid assets referred to in Title II other than payments due on the assets that are not reflected in the market value of the asset (Article 32(6))	No	No Reporting
		Yes	# 2
2	Forward starting transaction	Yes	# 3
		No	# 5
3	Forward transaction entered into subsequent to the reporting date;	Yes	No Reporting
		No	# 4
4	Forward transaction that start within the 30 day horizon and mature after the 30-day horizon where the initial leg produces a net inflow	Yes	Row 260, ID 1.1.11.
		No	No Reporting
5	Inflows within a group or an institutional protection scheme	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate (Article 34)	Yes	Row 250, ID 1.1.10.
		No	# 7
7	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))	Yes	# 23
		No	# 8
8	Monies due from securities maturing within 30 calendar days (Article 32(2)(c))	Yes	Row 190, ID 1.1.5.
		No	# 9
9	Monies due from trade financing transactions with a residual maturity of no more than 30 days (Article 32(2)(b))	Yes	Row 180, ID 1.1.4.
		No	# 10

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#	Item			Decision	Reporting
10	Loans with an undefined contractual end date (Article 32(3)(i))			Yes	# 11
				No	# 12
11	Interest and minimum payments from loans with an undefined contractual end date that are contractually due and that are subject to an actual cash inflow within the next 30 days			Yes	# 12
				No	Row 200, ID 1.1.6.
12	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets (Article 32(2)(d))			Yes	Row 210, ID 1.1.7.
				No	# 13
13	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets (Article 32(4))			Yes	Row 230, ID 1.1.8.
				No	# 14
14	Derivatives cash inflows net by counterparty and collateral (Article 32(5))			Yes	Row 240, ID 1.1.9.
				No	# 15
15	Inflows related to outflows in accordance with promotional loan commitments referred to in Article 31(9) (Article 32(3)(a))			Yes	Row 170, ID 1.1.3.
				No	# 16
16	Monies due from central banks and financial customers with a residual maturity of no more than 30 days (Article 32(2)(a))			Yes	# 20
				No	# 17
17	Monies due from non-financial customers (except for central banks) not corresponding to principal repayment (Article 32(2))			Yes	Row 040, ID 1.1.1.1.
				No	# 18
18	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))			Yes	# 19
				No	Row 260, ID 1.1.11.
19	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	# 19.1	Retail customers	Yes	Row 060, ID 1.1.1.2.1.
				No	# 19.2
		# 19.2	Non-financial corporates	Yes	Row 070, ID 1.1.1.2.2.
				No	# 19.3
		# 19.3	Sovereigns, MDBs and PSEs	Yes	Row 080, ID 1.1.1.2.3.
				No	Row 090, ID 1.1.1.2.4.
20	Inflows from financial customers being classified as operational deposits (Article 32(3)(d))			Yes	# 21
				No	# 22
21	Credit institution is able to establish a corresponding symmetrical inflow rate (Article 32(3)(d))			Yes	Row 120, ID 1.1.2.1.1.
				No	Row 130, ID 1.1.2.1.2.

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#	Item			Decision	Reporting
22	Monies due from central banks (Article 32(2)(a))			Yes	Row 150, ID 1.1.2.2.1.
				No	Row 160, ID 1.1.2.2.2.
23	Collateral Swap Transaction (Article 32(3)(e))			Yes	Row 410, ID 1.3 <sup>(2)</sup>
				No	# 24
24	Transaction is conducted with a central bank			Yes	#25
				No	# 31
25	Collateral is generally eligible as a liquid asset (irrespective of whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 26
				No	# 30
26	Collateral is used to cover short positions			Yes	Row 297, ID 1.2.1.2
				No	# 27
27	Collateral received meets the operational requirements under Article 8			Yes	# 28
				No	# 29
28	Secured funding transaction secured by (Article 32(3)(b)):	# 28.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1 + Row 271, ID 1.2.1.1.1
				No	# 28.2
		# 28.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2 + Row 275, ID 1.2.1.1.2.1
				No	# 28.3
		# 28.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3 + Row 279, ID 1.2.1.1.3.1
				No	# 28.4
		# 28.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4 + Row 283, ID 1.2.1.1.4.1
				No	# 28.5
		# 28.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5 + Row 287, ID 1.2.1.1.5.1
				No	# 28.6
		# 28.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6 + Row 291, ID 1.2.1.1.6.1
				No	Row 293, ID 1.2.1.1.7 + Row 295, ID 1.2.1.1.7.1

<sup>(2)</sup> Collateral swap transactions additionally need to be reported in template C 75.01 of ANNEX XXIV.

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#	Item			Decision	Reporting
29	Secured funding transaction secured by (Article 32(3)(b)):	# 29.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1
				No	# 29.2
		# 29.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2
				No	# 29.3
		# 29.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3
				No	# 29.4
		# 29.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4
				No	# 29.5
		# 29.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5
				No	# 29.6
# 29.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6		
		No	Row 293, ID 1.2.1.1.7		
30	Collateral that does not qualify as a liquid asset (Article 32(3)(b)) and is non-liquid equity			Yes	Row 301, ID 1.2.1.3.1
				No	Row 303, ID 1.2.1.3.2
31	Collateral is generally eligible as a liquid asset (irrespective of whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 32
				No	# 36
32	Collateral is used to cover short positions			Yes	Row 337, ID 1.2.2.2
				No	# 33
33	Collateral received meets the operational requirements under Article 8			Yes	# 34
				No	# 35
34	Secured funding transaction secured by (Article 32(3)(b))	# 34.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1 + Row 311, ID 1.2.2.1.1.1
				No	# 34.2
		# 34.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2 + Row 315, ID 1.2.2.1.2.1
				No	# 34.3
		# 34.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3 + Row 319, ID 1.2.2.1.3.1
				No	# 34.4

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#	Item			Decision	Reporting
		# 34.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4 + Row 323, ID 1.2.2.1.4.1
				No	# 34.5
		# 34.5	Level 2B high quality covered bonds collateral	Yes	Row 325, ID 1.2.2.1.5 + Row 327, ID 1.2.2.1.5.1
				No	# 34.6
		# 34.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6 + Row 331, ID 1.2.2.1.6.1
				No	Row 333, ID 1.2.2.1.7 + Row 335, ID 1.2.2.1.7.1
35	Secured funding transaction secured by (Article 32(3)(b))	# 35.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1
				No	# 35.2
		# 35.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2
				No	# 35.3
		# 35.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3
				No	# 35.4
		# 35.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4
				No	# 35.5
		# 35.5	Level 2B high quality covered bonds collateral	Yes	Row 325, ID 1.2.2.1.5
				No	# 35.6
		# 35.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6
				No	Row 333, ID 1.2.2.1.7
36	Collateral that does not qualify as a liquid asset (Article 32(3)(b))	# 36.1	margin loans: collateral is non-liquid	Yes	Row 341, ID 1.2.2.3.1.
				No	# 36.2
		# 36.2	collateral is non-liquid equity	Yes	Row 343, ID 1.2.2.3.2.
				No	Row 345, ID 1.2.2.3.3.

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## 1.4.2. Decision tree on columns in template C 74.00 of ANNEX XXIV

#	Item			Decision	Reporting
1	Inflow to be reported in rows 010-430 of template C 74.00 of ANNEX XXIV in accordance with Article 32, Article 33 and Article 34 and in accordance with the classification as specified in section 1 ('Decision tree on rows in template C 74.00')			No	No Reporting
				Yes	# 2
2	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))			Yes	# 11
				No	# 3
3	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 4
				No	# 6
4	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 4.1	Part of inflows exempted from the cap on inflows		# 5
		# 4.2	Part of inflows not exempted from the cap on inflows		# 7
5	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10
6	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 7
				No	# 8
7	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 7.1	Monies due/maximum amount that can be drawn		Column 010
		# 7.2	Applicable Weight		Column 080
		# 7.3	Inflow		Column 140
8	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10
9	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 9.1	Monies due/maximum amount that can be drawn		Column 020
		# 9.2	Applicable Weight		Column 090
		# 9.3	Inflow		Column 150
10	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 10.1	Monies due/maximum amount that can be drawn		Column 030
		# 10.2	Applicable Weight		Column 100
		# 10.3	Inflow		Column 160

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#	Item			Decision	Reporting
11	Secured funding transaction where the collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 12
				No	# 3
12	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 13
				No	# 15
13	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 13.1	Part of inflows exempted from the cap on inflows		# 14
		# 13.2	Part of inflows not exempted from the cap on inflows		# 16
14	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19
15	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 16
				No	# 17
16	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 16.1	Monies due		Column 010
		# 16.2	Market value of collateral received		Column 040
		# 16.3	Applicable Weight		Column 080
		# 16.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 110
		# 16.5	Inflow		Column 140
17	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19
18	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 18.1	Monies due		Column 020
		# 18.2	Market value of collateral received		Column 050
		# 18.3	Applicable Weight		Column 090
		# 18.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 120
		# 18.5	Inflow		Column 150

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#	Item			Decision	Reporting
19	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 19.1	Monies due		Column 030
		# 19.2	Market value of collateral received		Column 060
		# 19.3	Applicable Weight		Column 100
		# 19.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 130
		# 19.5	Inflow		Column 160

## 1.5. Inflows sub template

## 1.5.1. Instructions concerning specific columns

Column	Legal references and instructions
010	<p><b>Amount — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}-{297}, {301}-{303}, {309-337}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
020	<p><b>Amount — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}-{297}, {301}-{303}, {309-337}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.</p>
030	<p><b>Amount – Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}-{297}, {301}-{303}, {309-337}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.</p>

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Column	Legal references and instructions
	Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.
040	<p><b>Market value of collateral received — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295}, {309-335} and for row {490}, credit institutions shall report in Column 040 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
050	<p><b>Market value of collateral received — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295}, {309-335} and for row {490}, credit institutions shall report in Column 050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
060	<p><b>Market value of collateral received — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {269}-{295}, {309-335} and for row {490}, credit institutions shall report in Column 060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.</p>
070	<p><b>Standard Weight</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>The standard weights in Column 070 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.</p>

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Column	Legal references and instructions
080	<p><b>Applicable Weight- Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight is the one specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470} –{510}, credit institutions shall report in Column 080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61.</p>
090	<p><b>Applicable Weight- Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470} –{510}, credit institutions shall report in Column 090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p>
100	<p><b>Applicable Weight — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>The Applicable Weight are those specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470} –{510}, credit institutions shall report in Column 100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p>
110	<p><b>Value of collateral received in accordance with Article 9 — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {271}, {275}, {279}, {283}, {287}, {291}, {295}, {311}, {315}, {319}, {323}, {327}, {331} and {335}, credit institutions shall report in Column 110 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61.</p>

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Column	Legal references and instructions
	<p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
120	<p><b>Value of collateral received in accordance with Article 9 — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {271}, {275}, {279}, {283}, {287}, {291}, {295}, {311}, {315}, {319}, {323}, {327}, {331} and {335}, credit institutions shall report in Column 120 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
130	<p><b>Value of collateral received in accordance with Article 9 — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {271}, {275}, {279}, {283}, {287}, {291}, {295}, {311}, {315}, {319}, {323}, {327}, {331} and {335}, credit institutions shall report in Column 130 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61.</p> <p>Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.</p>
140	<p><b>Inflow — Subject to the 75 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080.</p>

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Column	Legal references and instructions
	For row {170}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multi-lateral development bank or a public sector entity.
150	<p><b>Inflow — Subject to the 90 % cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 020 with the relevant weight from Column 090. For row {170}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p>
160	<p><b>Inflow — Exempted from the cap on inflows</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>For rows {040}, {060}-{090}, {120}-{130}, {150}-{260}, {269}, {273}, {277}, {281}, {285}, {289}, {293}, {301}-{303}, {309}, {313}, {317}, {321}, {325}, {329}, {333}, {341}-{345}, {450} and {470}-{510}, credit institutions shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100.</p> <p>For row {170}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.</p>

1.5.2. Instructions concerning specific **rows**

Row	Legal references and instructions
010	<p><b>1. TOTAL INFLOWS</b></p> <p>Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 010 of C 74.00 of ANNEX XXIV</p> <p>— for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn as the sum of assets/monies due/maximum amount than can be drawn from unsecured transactions/deposits and secured lending and capital market-driven transactions;</p>

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Row	Legal references and instructions
	<ul style="list-style-type: none"> <li>— for Column 140 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies; and</li> <li>— for Column 150 and 160 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised credit institution referred to in point (e) of Article 2(3) and Article 33(6) of Delegated Regulation (EU) 2015/61.</li> </ul>
020	<p><b>1.1. Inflows from unsecured transactions/deposits</b></p> <p>Articles 32, 33 and 34 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 020 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits; and</li> <li>— for each Column 140, 150 and 160 total inflows from unsecured transactions/deposits.</li> </ul>
030	<p><b>1.1.1. monies due from non-financial customers (except for central banks)</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 030 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from non-financial customers (except for central banks) (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and</li> <li>— for each Column 140, 150 and 160 total inflows from non-financial customers (except for central banks) (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers).</li> </ul> <p>Non-financial customers shall include, but not be limited to, natural persons, SMEs, corporates, sovereigns, multilateral development banks and public sector entities in accordance with Article 31a of Delegated Regulation (EU) 2015/61.</p> <p>Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61, where these transactions are specified in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013, shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61 shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61 shall be reported in the relevant row of section 1.1.1.</p>

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Row	Legal references and instructions
	<p>Monies due from central banks shall be reported in section 1.1.2. and shall not be reported here. Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.</p>
040	<p><b>1.1.1.1. monies due from non-financial customers (except for central banks) not corresponding to principal repayment</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from non-financial customers (except for central banks) with a residual maturity of no more than 30 days not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers (except for central banks). Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2. and shall not be reported here.</p>
050	<p><b>1.1.1.2. other monies due from non-financial customers (except for central banks)</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 050 of C 74.00 of ANNEX XXIV</p> <p>— for each Column 010, 020 and 030 the total amount of other monies due from non-financial customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and</p> <p>— for each Column 140, 150 and 160 total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty.</p> <p>Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1. and shall not be reported here.</p> <p>Other monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>
060	<p><b>1.1.1.2.1. monies due from retail customers</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from retail customers with a residual maturity of no more than 30 days.</p>
070	<p><b>1.1.1.2.2. monies due from non-financial corporates</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from non-financial corporates with a residual maturity of no more than 30 days.</p>
080	<p><b>1.1.1.2.3. monies due from sovereigns, multilateral development banks and public sector entities</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from sovereigns, multilateral development banks and public sector entities with a residual maturity of no more than 30 days.</p>

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Row	Legal references and instructions
090	<p><b>1.1.1.2.4. monies due from other legal entities</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from other legal entities not included anywhere above with a residual maturity of no more than 30 days.</p>
100	<p><b>1.1.2. monies due from central banks and financial customers</b></p> <p>Point (a) of Article 32(2) and point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 100 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers (operational as well as non-operational deposits); and</li> <li>— for each Column 140, 150 and 160 total inflows from central banks and financial customers (operational as well as non-operational deposits).</li> </ul> <p>Credit institutions shall report here monies due with a residual maturity of no more than 30 days from central banks and financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon.</p>
	<p>Monies due from central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.</p> <p>Deposits at the central institution referred to in Article 27(3) of Delegated Regulation (EU) 2015/61 shall not be reported as an inflow.</p> <p>Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.</p>
110	<p><b>1.1.2.1. monies due from financial customers being classified as operational deposits</b></p> <p>Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 110 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not); and</li> <li>— for each Column 140, 150 and 160 total inflows from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not).</li> </ul> <p>Credit institutions shall report here monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
120	<p><b>1.1.2.1.1. monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate</b></p> <p>Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61 where the credit institution is able to establish a corresponding symmetrical inflow rate.</p>
130	<p><b>1.1.2.1.2. monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate</b></p> <p>Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61 where the credit institution is not able to establish a corresponding symmetrical inflow rate. For these items, a 5 % inflow rate shall be applied.</p>
140	<p><b>1.1.2.2. monies due from central banks and financial customers not being classified as operational deposits</b></p> <p>Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions shall report in row 140 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from central banks and financial customers not being classified as operational deposits and</li> <li>— for each Column 140, 150 and 160 total inflows from central banks and financial customers not being classified as operational deposits.</li> </ul> <p>Credit institutions shall report here monies due from central banks and financial customers which do not qualify for the treatment as operational deposits as specified in point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61.</p>
150	<p><b>1.1.2.2.1. monies due from central banks</b></p> <p>Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from central banks with a residual maturity of no more than 30 days in accordance with point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61.</p>
160	<p><b>1.1.2.2.2. monies due from financial customers</b></p> <p>Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from financial customers with a residual maturity of no more than 30 days which do not qualify for the treatment as operational deposits as specified in point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61.</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.</p>

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Row	Legal references and instructions
170	<p><b>1.1.3. inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61</b></p> <p>Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61.</p>
180	<p><b>1.1.4. monies due from trade financing transactions</b></p> <p>Point (b) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from trade financing transactions with a residual maturity of no more than 30 days in accordance with point (b) of Article 32(2) of Delegated Regulation (EU) 2015/61.</p>
190	<p><b>1.1.5. monies due from securities maturing within 30 days</b></p> <p>Point (c) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from securities maturing within 30 calendar days in accordance with point (c) of Article 32(2) of Delegated Regulation (EU) 2015/61.</p>
201	<p><b>1.1.6. loans with an undefined contractual end date</b></p> <p>Point (i) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Loans with an undefined contractual end date in accordance with point (i) of Article 32(3) of Delegated Regulation (EU) 2015/61. The credit institution shall only consider those loans where the contract allows the credit institution to withdraw or to request payment within 30 calendar days. Interest and minimum payments to be debited against the client account within 30 calendar days shall be included in the amount reported. Interest and minimum payments from loans with an undefined contractual end date that are contractually due and give rise to an actual cash inflow within the next 30 calendar days shall be considered as monies due and shall be reported in the relevant row, following the treatment prescribed by Article 32 for monies due. Credit institutions shall not report other interest that accrues, but that is neither debited against the client account nor giving rise to an actual cash inflow over the next 30 calendar days.</p>
210	<p><b>1.1.7. monies due from positions in major index equity instruments provided that there is no double counting with liquid assets</b></p> <p>Point (d) of Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with point (d) of Article 32(2) of Delegated Regulation (EU) 2015/61. Position shall include monies contractually due within 30 calendar days, such as cash dividends from those major indexes and cash due from those equity instruments sold but not yet settled, if they are not recognised as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61.</p>
230	<p><b>1.1.8. inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets</b></p> <p>Article 32(4) of Delegated Regulation (EU) 2015/61</p> <p>Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets in accordance with Article 32(4) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
	Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of Delegated Regulation (EU) 2015/61.
240	<p><b>1.1.9. inflows from derivatives</b></p> <p>Article 32(5) in conjunction with Article 21 of Delegated Regulation (EU) 2015/61</p> <p>The net amount of receivables expected over 30 calendar days period from the contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives.</p> <p>Credit institutions shall calculate inflows expected over 30 calendar days on a net basis by counterparty subject to the existence of bilateral netting agreements in accordance with Article 295 of Regulation (EU) No 575/2013. Net basis shall mean also net of collateral received provided that it qualifies as a liquid asset under Title II of Delegated Regulation (EU) 2015/61.</p> <p>Cash outflows and inflows arising from foreign currency derivative or credit derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement.</p> <p>In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) 575/2013, derivative or credit derivative transactions shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.</p>
250	<p><b>1.1.10. inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate</b></p> <p>Article 34 of Delegated Regulation (EU) 2015/61</p> <p>Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate in accordance with Article 34 of Delegated Regulation (EU) 2015/61.</p>
260	<p><b>1.1.11. other inflows</b></p> <p>Article 32(2) of Delegated Regulation (EU) 2015/61</p> <p>All other inflows in accordance with Article 32(2) of Delegated Regulation (EU) 2015/61 not reported anywhere else in the template.</p>
263	<p><b>1.2. Inflows from secured lending and capital market-driven transactions</b></p> <p>Points (b), (c) and (f) of Article 32(3) of Delegated Regulation (EU) 2015/61 refer to inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days.</p> <p>Credit institutions shall report in row 263 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions.</li> </ul> <p>Collateral swap transactions maturing within 30 calendar days shall be reported in template C 75.01 of Annex XXIV and shall not be reported here.</p>

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Row	Legal references and instructions
265	<p><b>1.2.1. counterparty is central bank</b></p> <p>Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is a central bank.</p> <p>Credit institutions shall report in row 265 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is a central bank; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions where the counterparty is a central bank.</li> </ul>
267	<p><b>1.2.1.1. collateral that qualifies as a liquid asset</b></p> <p>Credit institutions shall report in row 267 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets.</li> </ul> <p>Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
269	<p><b>1.2.1.1.1. Level 1 collateral excluding extremely high quality covered bonds</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).</p>
271	<p><b>1.2.1.1.1.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
273	<p><b>1.2.1.1.2. Level 1 collateral which is extremely high quality covered bonds</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).</p>
275	<p><b>1.2.1.1.2.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
277	<p><b>1.2.1.1.3. Level 2A collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
279	<p><b>1.2.1.1.3.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
281	<p><b>1.2.1.1.4. Level 2B asset backed securities (residential or auto) collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (i), (ii) or (iv) of point (g) of Article 13(2).</p>
283	<p><b>1.2.1.1.4.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
285	<p><b>1.2.1.1.5. Level 2B high quality covered bonds collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).
287	<p><b>1.2.1.1.5.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
289	<p><b>1.2.1.1.6. Level 2B asset backed securities (commercial or individuals) collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (iii) or (v) of point (g) of Article 13(2).</p>
291	<p><b>1.2.1.1.6.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
293	<p><b>1.2.1.1.7. Level 2B collateral not already captured in section 1.2.1.1.4., 1.2.1.1.5. or 1.2.1.1.6.</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).</p>
295	<p><b>1.2.1.1.7.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.1.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
297	<p><b>1.2.1.2. collateral is used to cover a short position</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>

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Row	Legal references and instructions
299	<p><b>1.2.1.3. collateral that does not qualify as a liquid asset</b></p> <p>Credit institutions shall report in row 299 of C 74.00 of ANNEX XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from those transactions as the sum of monies due from secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and</li> <li>— for each Column 140, 150 and 160 total inflows from those transactions as the sum of inflows from secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.</li> </ul>
301	<p><b>1.2.1.3.1. collateral is non-liquid equity</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised non-liquid equity.</p>
303	<p><b>1.2.1.3.2. all other non-liquid collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.1.3.1.</p>
305	<p><b>1.2.2. counterparty is non-central bank</b></p> <p>Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is not a central bank.</p> <p>Credit institutions shall report in row 305 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is not a central bank; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions where the counterparty is not a central bank.</li> </ul>
307	<p><b>1.2.2.1. collateral that qualifies as a liquid asset</b></p> <p>Credit institutions shall report in row 307 of C 74.00 of ANNEX XXIV</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets; and</li> <li>— for each Column 140, 150 and 160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets.</li> </ul>

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Row	Legal references and instructions
	Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
309	<p><b>1.2.2.1.1. Level 1 collateral excluding extremely high quality covered bonds</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).</p>
311	<p><b>1.2.2.1.1.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
313	<p><b>1.2.2.1.2. Level 1 collateral which is extremely high quality covered bonds</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).</p>
315	<p><b>1.2.2.1.2.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
317	<p><b>1.2.2.1.3. Level 2A collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.</p>
319	<p><b>1.2.2.1.3.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
321	<p><b>1.2.2.1.4. Level 2B asset backed securities (residential or auto) collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (i), (ii) or (iv) of point (g) of Article 13(2).</p>
323	<p><b>1.2.2.1.4.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
325	<p><b>1.2.2.1.5. Level 2B high quality covered bonds collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).</p>
327	<p><b>1.2.2.1.5.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
329	<p><b>1.2.2.1.6. Level 2B asset backed securities (commercial or individuals) collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (iii) or (v) of point (g) of Article 13(2).</p>
331	<p><b>1.2.2.1.6.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
333	<p><b>1.2.2.1.7. Level 2B collateral not already captured in section 1.2.2.1.4., 1.2.2.1.5. or 1.2.2.1.6.</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p>

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Row	Legal references and instructions
	Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).
335	<p><b>1.2.2.1.7.1. of which collateral received meets operational requirements</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Of the transactions in item 1.2.2.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
337	<p><b>1.2.2.2. collateral is used to cover a short position</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.</p>
339	<p><b>1.2.2.3. collateral that does not qualify as a liquid asset</b></p> <p>Credit institutions shall report in row 339 of C 74.00 of ANNEX XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report</p> <ul style="list-style-type: none"> <li>— for each Column 010, 020 and 030 the total amount of monies due from those transactions as the sum of monies due from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and</li> <li>— for each Column 140, 150 and 160 total inflows from those transactions as the sum of inflows from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.</li> </ul>
341	<p><b>1.2.2.3.1. margin loans: collateral is non-liquid</b></p> <p>Point (c) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Margin loans made against non-liquid assets with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the assets received are not used to cover short positions as outlined in Point (c) of Article 32(3) of Delegated Regulation (EU) 2015/61.</p>
343	<p><b>1.2.2.3.2. collateral is non-liquid equity</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised non-liquid equity.</p>

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Row	Legal references and instructions
345	<p><b>1.2.2.3.3. all other non-liquid collateral</b></p> <p>Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.2.3.1 or 1.2.2.3.2.</p>
410	<p><b>1.3. Total inflows from collateral swaps</b></p> <p>Credit institutions shall report here the sum of total inflows from collateral swaps as calculated in template C 75.01 of ANNEX XXIV.</p>
420	<p><b>1.4. (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)</b></p> <p>Article 32(8) of Delegated Regulation (EU) 2015/61</p> <p>Institutions shall report in the relevant Column 140, 150 and 160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows to third countries where there are transfer restrictions or which are denominated in non-convertible currencies as reported in C 73.00 of ANNEX XXIV. In case this amount is negative, institutions shall report '0'.</p>
430	<p><b>1.5. (Excess inflows from a related specialised credit institution)</b></p> <p>Point (e) of Article 2(3) and Article 33(6) of Delegated Regulation (EU) 2015/61</p> <p>Credit institutions reporting on a consolidated basis shall report in the relevant column 140, 150 or 160, the amount of the inflows arising from a related specialised credit institution referred to in Article 33(3) and (4) of Delegated Regulation (EU) 2015/61 that are in excess of the amount of outflows arising from the same undertaking.</p>
<b>MEMORANDUM ITEMS</b>	
450	<p><b>2. FX inflows</b></p> <p>This memorandum item shall only be reported in case of a separate reporting of the reporting currency or of a currency other than the reporting currency in accordance with Article 415(2) of Regulation (EU) 575/2013.</p> <p>Credit institutions shall report the portion of inflows from derivatives (reported in section 1.1.9.) which relate to FX principal flows in the respective currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency.</p>
460	<p><b>3. Inflows within a group or an institutional protection scheme</b></p> <p>Credit institutions shall report here as memorandum items all transactions reported in section 1 (excluding section 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>

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Row	Legal references and instructions
	<p>Credit institutions shall report in row 460 of C 74.00 of ANNEX XXIV</p> <p>— for each Column 010, 020 and 030 the total amount of monies due/maximum amount that can be drawn within a group or an institutional protection scheme as the sum of monies due/maximum amount that can be drawn within a group or an institutional protection scheme by type of transaction and counterparty; and</p> <p>— for each Column 140, 150 and 160 total inflows within group or an institutional protection scheme as the sum of inflows within a group or an institutional protection scheme by type of transaction and counterparty.</p>
470	<p><b>3.1. Monies due from non-financial customers (except for central banks)</b></p> <p>Credit institutions shall report here all monies due from non-financial customers reported in section 1.1.1. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central credit institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
480	<p><b>3.2. Monies due from financial customers</b></p> <p>Credit institutions shall report here all monies due from financial customers reported in section 1.1.2. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
490	<p><b>3.3. Secured transactions</b></p> <p>Credit institutions shall report here all monies due from secured lending and capital market driven transaction as well as the total market value of received collateral reported in section 1.2., where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
500	<p><b>3.4. Monies due from maturing securities within 30 days</b></p> <p>Credit institutions shall report here all monies due from maturing securities within 30 days reported in section 1.1.5. where the issuer is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>
510	<p><b>3.5. Any other inflows within a group or an institutional protection scheme</b></p> <p>Credit institutions shall report here any other inflows within a group or an institutional protection scheme reported in section 1.1.3. to 1.1.11. (excluding section 1.1.5. and 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.</p>

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Row	Legal references and instructions
	<p><b>4. Secured lending waived from Article 17(2) and (3)</b></p> <p>Credit institutions shall report here secured lending transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
530	<p><b>4.1. of which: secured by L1 excl. EHQCB</b></p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
540	<p><b>4.2. of which: secured by L1 EHQCB</b></p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
550	<p><b>4.3. of which: secured by L2A</b></p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
560	<p><b>4.4. of which: secured by L2B</b></p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
570	<p><b>4.5. of which: secured by non-liquid assets</b></p> <p>Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is a non-liquid collateral and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

**REPORTING ON LIQUIDITY (PART 4: COLLATERAL SWAPS)**

1. Collateral swaps
  - 1.1. General remarks
    1. Any transaction maturing within the next 30 calendar days in which non-cash assets are swapped for other non-cash assets, shall be reported in this template. Items which do not need to be completed by institutions are coloured grey.

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2. Collateral swap transactions that mature within the next 30 calendar days shall lead to an outflow if the asset borrowed is subject to a lower haircut under Chapter 2 of Delegated Regulation (EU) 2015/61 than the asset lent. The outflow shall be calculated by multiplying the market value of the asset borrowed by the difference between the outflow rate applicable to the asset lent and the outflow rate applicable to the asset borrowed in secured funding transactions maturing within the next 30 calendar days. In the case that the counterparty is the credit institution's domestic central bank, the outflow rate to be applied to the market value of the asset borrowed shall be 0%. The meaning of the credit institution's domestic central bank follows the definition provided under Article 28(8) of Delegated Regulation (EU) 2015/61.
  
3. Collateral swaps that mature within the next 30 calendar days shall lead to an inflow where, under Chapter 2 of Delegated Regulation (EU) 2015/61, the asset lent is subject to a lower haircut than the asset borrowed. The inflow shall be calculated by multiplying the market value of the asset lent by the difference between the inflow rate applicable to the asset borrowed and the inflow rate applicable to the asset lent in secured lending transactions maturing within the next 30 calendar days. If the collateral obtained is used to cover short positions that can be extended beyond 30 calendar days no inflow shall be recognised.
  
4. For liquid assets the liquidity value is calculated in accordance with Article 9 of Delegated Regulation (EU) 2015/61.
  
5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts. In the context of swap transactions of collateral baskets or pools that are maturing within the next 30 calendar days, non-cash assets lent shall be assigned individually to non-cash assets borrowed, in accordance with the liquid assets categories as defined in Title II, Chapter 2 of Delegated Regulation (EU) 2015/61, starting from the least liquid combination (i.e. non-liquid non-cash assets lent, non-liquid non-cash assets borrowed). Any excess collateral within one combination is moved to the higher category, so that up to the most liquid combination, the relevant combinations are fully matched. Any overall excess collateral is then captured in the most liquid combination.
  
6. Collateral swap transactions involving shares or units in CIUs shall be reported as if the transactions would involve the assets underlying the CIU. The different haircuts applied to shares or units in CIUs shall be reflected in the relevant outflow or inflow rate to be reported.

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7. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415 (2) of Regulation (EU) 575/2013. In this case, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template, with corresponding impact on the excess liquidity value.

## 1.2. Specific remarks

8. For the calculation of inflows or outflows, collateral swap transactions shall be reported irrespective of whether the underlying collateral involved meets, or would meet if not already being used to secure this transaction, the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where at least one collateral leg meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61.
9. Where an institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within rows on the Level 1, Level 2A and Level 2B assets in accordance with point (ii) of point (c) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.
10. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the collateral swaps reporting).

## 1.3. Collateral swaps sub template

## 1.3.1. Instructions concerning specific columns

Column	Legal references and instructions
0010	<b>Market value of collateral lent</b> The market value of the collateral lent shall be reported in Column 0010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61.
0020	<b>Liquidity value of collateral lent</b> The liquidity value of the collateral lent shall be reported in Column 0020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.
0030	<b>Market value of collateral borrowed</b> The market value of the collateral borrowed shall be reported in Column 0030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61.

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Column	Legal references and instructions
0040	<b>Liquidity value of collateral borrowed</b> The liquidity value of the collateral borrowed shall be reported in Column 0040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.
0050	<b>Standard weight</b> Articles 28 and 32 of Delegated Regulation (EU) 2015/61, The standard weights in column 0050 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.
0060	<b>Applicable weight</b> Articles 28 and 32 of Delegated Regulation (EU) 2015/61, The applicable weights are those specified in Articles 28 and 32 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.
0070	<b>Outflows</b> Credit institutions shall report here the outflows. This is calculated by multiplying column 0060 by column 0030, both from C75.01 of Annex XXIV
0080	<b>Inflows subject to the 75 % cap on inflows</b> Credit institutions shall report here the inflows of transactions subject to the 75% cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.
0090	<b>Inflows subject to the 90 % cap on inflows</b> Credit institutions shall report here the inflows of transactions subject to the 90% cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.
0100	<b>Inflows exempted from the cap on inflows</b> Credit institutions shall report here the inflows of transactions exempt from the cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.

## 1.3.2. Instructions concerning specific rows

Row	Legal references and instructions
0010	<b>1. TOTAL COLLATERAL SWAPS (counterparty is central bank)</b> Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps.

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Row	Legal references and instructions
0020	<p><b>1.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.</p>
0030	<p><b>1.1.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0040	<p><b>1.1.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0050	<p><b>1.1.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0060	<p><b>1.1.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0070	<p><b>1.1.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>
0080	<p><b>1.1.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
0090	<p><b>1.1.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0100	<p><b>1.1.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0110	<p><b>1.1.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0120	<p><b>1.1.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0130	<p><b>1.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0140	<p><b>1.1.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0150	<p><b>1.1.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>

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Row	Legal references and instructions
0160	<p><b>1.1.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0170	<p><b>1.1.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed).</p>
0180	<p><b>1.1.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.1.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0190	<p><b>1.2. Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.</p>
0200	<p><b>1.2.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0210	<p><b>1.2.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0220	<p><b>1.2.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>

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Row	Legal references and instructions
0230	<p><b>1.2.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0240	<p><b>1.2.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
0250	<p><b>1.2.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0260	<p><b>1.2.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0270	<p><b>1.2.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0280	<p><b>1.2.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0290	<p><b>1.2.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
0300	<p><b>1.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0310	<p><b>1.2.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0320	<p><b>1.2.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
0330	<p><b>1.2.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0340	<p><b>1.2.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
0350	<p><b>1.2.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.2.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0360	<p><b>1.3. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>

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Row	Legal references and instructions
0370	<p><b>1.3.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0380	<p><b>1.3.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0390	<p><b>1.3.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0400	<p><b>1.3.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0410	<p><b>1.3.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>
0420	<p><b>1.3.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0430	<p><b>1.3.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>

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Row	Legal references and instructions
0440	<p><b>1.3.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0450	<p><b>1.3.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
0460	<p><b>1.3.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0470	<p><b>1.3.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0480	<p><b>1.3.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0490	<p><b>1.3.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).</p>
0500	<p><b>1.3.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
0510	<p><b>1.3.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>
0520	<p><b>1.3.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.3.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0530	<p><b>1.4. Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.</p>
0540	<p><b>1.4.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0550	<p><b>1.4.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0560	<p><b>1.4.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0570	<p><b>1.4.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
0580	<p><b>1.4.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed).</p>
0590	<p><b>1.4.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0600	<p><b>1.4.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0610	<p><b>1.4.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0620	<p><b>1.4.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
0630	<p><b>1.4.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0640	<p><b>1.4.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>

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Row	Legal references and instructions
0650	<p><b>1.4.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0660	<p><b>1.4.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed).</p>
0670	<p><b>1.4.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0680	<p><b>1.4.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed).</p>
0690	<p><b>1.4.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.4.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0700	<p><b>1.5. Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.</p>
0710	<p><b>1.5.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>

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Row	Legal references and instructions
0720	<p><b>1.5.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0730	<p><b>1.5.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0740	<p><b>1.5.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0750	<p><b>1.5.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
0760	<p><b>1.5.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0770	<p><b>1.5.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0780	<p><b>1.5.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
0790	<p><b>1.5.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
0800	<p><b>1.5.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0810	<p><b>1.5.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
0820	<p><b>1.5.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0830	<p><b>1.5.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
0840	<p><b>1.5.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0850	<p><b>1.5.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>

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Row	Legal references and instructions
0860	<p><b>1.5.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.5.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
0870	<p><b>1.6. Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.</p>
0880	<p><b>1.6.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
0890	<p><b>1.6.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0900	<p><b>1.6.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
0910	<p><b>1.6.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0920	<p><b>1.6.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
0930	<p><b>1.6.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0940	<p><b>1.6.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
0950	<p><b>1.6.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0960	<p><b>1.6.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
0970	<p><b>1.6.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
0980	<p><b>1.6.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>

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Row	Legal references and instructions
0990	<p><b>1.6.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1000	<p><b>1.6.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed).</p>
1010	<p><b>1.6.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1020	<p><b>1.6.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed).</p>
1030	<p><b>1.6.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.6.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1040	<p><b>1.7. Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.</p>

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Row	Legal references and instructions
1050	<p><b>1.7.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1060	<p><b>1.7.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1070	<p><b>1.7.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1080	<p><b>1.7.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1090	<p><b>1.7.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed).</p>
1100	<p><b>1.7.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1110	<p><b>1.7.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1120	<p><b>1.7.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
1130	<p><b>1.7.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).</p>
1140	<p><b>1.7.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1150	<p><b>1.7.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
1160	<p><b>1.7.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1170	<p><b>1.7.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed).</p>
1180	<p><b>1.7.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1190	<p><b>1.7.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).</p>
1200	<p><b>1.7.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.7.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>

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Row	Legal references and instructions
1210	<p><b>1.8. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>
1220	<p><b>1.8.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1230	<p><b>1.8.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1240	<p><b>1.8.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1250	<p><b>1.8.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1260	<p><b>1.8.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
1270	<p><b>1.8.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1280	<p><b>1.8.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1290	<p><b>1.8.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1300	<p><b>1.8.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).</p>

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Row	Legal references and instructions
1310	<p><b>1.8.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1320	<p><b>1.8.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
1330	<p><b>1.8.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1340	<p><b>1.8.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).</p>
1350	<p><b>1.8.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 1.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
1360	<p><b>1.8.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).</p>
1370	<p><b>2. TOTAL COLLATERAL SWAPS (counterparty is non-central bank)</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps.</p>
1380	<p><b>2.1. Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.</p>
1390	<p><b>2.1.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>

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Row	Legal references and instructions
1400	<p><b>2.1.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1410	<p><b>2.1.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1420	<p><b>2.1.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1430	<p><b>2.1.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed).</p>
1440	<p><b>2.1.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1450	<p><b>2.1.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>

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Row	Legal references and instructions
1460	<p><b>2.1.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1470	<p><b>2.1.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
1480	<p><b>2.1.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1490	<p><b>2.1.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
1500	<p><b>2.1.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1510	<p><b>2.1.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed).</p>
1520	<p><b>2.1.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
1530	<p><b>2.1.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed).</p>
1540	<p><b>2.1.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.1.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1550	<p><b>2.2. Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.</p>
1560	<p><b>2.2.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1570	<p><b>2.2.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1580	<p><b>2.2.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1590	<p><b>2.2.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1600	<p><b>2.2.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
1610	<p><b>2.2.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1620	<p><b>2.2.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1630	<p><b>2.2.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1640	<p><b>2.2.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
1650	<p><b>2.2.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1660	<p><b>2.2.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>

▼ **M11**

Row	Legal references and instructions
1670	<p><b>2.2.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1680	<p><b>2.2.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
1690	<p><b>2.2.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1700	<p><b>2.2.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
1710	<p><b>2.2.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.2.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1720	<p><b>2.3. Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.</p>
1730	<p><b>2.3.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>

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Row	Legal references and instructions
1740	<p><b>2.3.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1750	<p><b>2.3.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1760	<p><b>2.3.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1770	<p><b>2.3.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed).</p>
1780	<p><b>2.3.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1790	<p><b>2.3.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1800	<p><b>2.3.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
1810	<p><b>2.3.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed).</p>
1820	<p><b>2.3.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1830	<p><b>2.3.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
1840	<p><b>2.3.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1850	<p><b>2.3.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).</p>
1860	<p><b>2.3.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1870	<p><b>2.3.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed).</p>

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Row	Legal references and instructions
1880	<p><b>2.3.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.3.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
1890	<p><b>2.4. Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.</p>
1900	<p><b>2.4.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
1910	<p><b>2.4.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent , but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1920	<p><b>2.4.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
1930	<p><b>2.4.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent , but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1940	<p><b>2.4.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed).</p>

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Row	Legal references and instructions
1950	<p><b>2.4.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1960	<p><b>2.4.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
1970	<p><b>2.4.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
1980	<p><b>2.4.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
1990	<p><b>2.4.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2000	<p><b>2.4.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>

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Row	Legal references and instructions
2010	<p><b>2.4.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2020	<p><b>2.4.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed).</p>
2030	<p><b>2.4.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2040	<p><b>2.4.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed).</p>
2050	<p><b>2.4.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.4.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2060	<p><b>2.5. Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.</p>
2070	<p><b>2.5.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>

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Row	Legal references and instructions
2080	<p><b>2.5.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2090	<p><b>2.5.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2100	<p><b>2.5.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2110	<p><b>2.5.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed).</p>
2120	<p><b>2.5.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2130	<p><b>2.5.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2140	<p><b>2.5.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
2150	<p><b>2.5.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed).</p>
2160	<p><b>2.5.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2170	<p><b>2.5.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
2180	<p><b>2.5.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2190	<p><b>2.5.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed).</p>
2200	<p><b>2.5.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
2210	<p><b>2.5.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed).</p>
2220	<p><b>2.5.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.5.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2230	<p><b>2.6. Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.</p>
2240	<p><b>2.6.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2250	<p><b>2.6.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2260	<p><b>2.6.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2270	<p><b>2.6.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
2280	<p><b>2.6.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed).</p>
2290	<p><b>2.6.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2300	<p><b>2.6.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2310	<p><b>2.6.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2320	<p><b>2.6.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed).</p>
2330	<p><b>2.6.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2340	<p><b>2.6.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>

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Row	Legal references and instructions
2350	<p><b>2.6.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2360	<p><b>2.6.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed).</p>
2370	<p><b>2.6.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2380	<p><b>2.6.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed).</p>
2390	<p><b>2.6.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.6.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>
2400	<p><b>2.7. Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.</p>
2410	<p><b>2.7.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>

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Row	Legal references and instructions
2420	<p><b>2.7.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.1., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2430	<p><b>2.7.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2440	<p><b>2.7.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.2., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2450	<p><b>2.7.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed).</p>
2460	<p><b>2.7.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.3., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2470	<p><b>2.7.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2480	<p><b>2.7.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.4., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>

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Row	Legal references and instructions
2490	<p><b>2.7.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed).</p>
2500	<p><b>2.7.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.5., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2510	<p><b>2.7.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
2520	<p><b>2.7.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.6., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2530	<p><b>2.7.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed).</p>
2540	<p><b>2.7.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.7., credit institutions shall report</p> <ul style="list-style-type: none"> <li>— the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and</li> <li>— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</li> </ul>
2550	<p><b>2.7.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed).</p>
2560	<p><b>2.7.8.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.7.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.</p>

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Row	Legal references and instructions
2570	<p><b>2.8. Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:</b></p> <p>Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61</p> <p>Credit Institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.</p>
2580	<p><b>2.8.1. Level 1 assets (excl. EHQ covered bonds)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).</p>
2590	<p><b>2.8.1.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2600	<p><b>2.8.2. Level 1 extremely high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed).</p>
2610	<p><b>2.8.2.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2620	<p><b>2.8.3. Level 2A assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed).</p>
2630	<p><b>2.8.3.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2640	<p><b>2.8.4. Level 2B asset-backed securities (residential or automobile, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).</p>
2650	<p><b>2.8.4.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2660	<p><b>2.8.5. Level 2B high quality covered bonds</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed).</p>

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Row	Legal references and instructions
2670	<p><b>2.8.5.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2680	<p><b>2.8.6. Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).</p>
2690	<p><b>2.8.6.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2700	<p><b>2.8.7. Other Level 2B</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed).</p>
2710	<p><b>2.8.7.1. Of which collateral swapped meets operational requirements</b></p> <p>Of the transactions in item 2.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.</p>
2720	<p><b>2.8.8. Non-liquid assets</b></p> <p>Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed).</p>
<b>MEMORANDUM ITEMS</b>	
2730	<p><b>3. Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions</b></p> <p>Institutions shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0 % outflow rate has been applied.</p>
2740	<p><b>4. Total collateral swaps with intragroup counterparties</b></p> <p>Institutions shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties.</p>
	<p><b>5. Collateral swaps waived from Article 17(2) and (3)</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

▼ **M11**

Row	Legal references and instructions
2750	<p><b>5.1. of which: collateral borrowed is L1 excl. EHQCB</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2760	<p><b>5.2. of which: collateral borrowed is L1 EHQCB</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2770	<p><b>5.3. of which: collateral borrowed is L2A</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2780	<p><b>5.4. of which: collateral borrowed is L2B</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2790	<p><b>5.5. of which: collateral lent is L1 excl. EHQCB</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2800	<p><b>5.6. of which: collateral lent is L1 EHQCB</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

▼ **M11**

Row	Legal references and instructions
2810	<p><b>5.7. of which: collateral lent is L2A</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>
2820	<p><b>5.8. of which: collateral lent is L2B</b></p> <p>Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).</p>

**REPORTING ON LIQUIDITY (PART 5: CALCULATIONS)**

1. Calculations
  - 1.1. General remarks
    1. This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by institutions are coloured grey.
  - 1.2. Specific remarks
    2. Cell references are given in the format: template; row; column. For example, {C 72.00; r130; c040} refers to Liquid Assets template; row 130; column 040.
  - 1.3. Calculations sub template – Instructions concerning specific rows

Row	Legal references and instructions
<b>CALCULATIONS</b>	
<p><b>Numerator, Denominator, Ratio</b></p> <p>Article 4 of Delegated Regulation (EU) 2015/61</p> <p>The Liquidity Coverage Ratio numerator, denominator and ratio.</p> <p>Enter all below data into column 010 of given row.</p>	
010	<p><b>1. Liquidity Buffer</b></p> <p>Report figure from {C 76.00; r290; c010}.</p>
020	<p><b>2. Net Liquidity Outflow</b></p> <p>Report figure from {C 76.00; r370; c010}.</p>

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Row	Legal references and instructions
030	<p><b>3. Liquidity Coverage Ratio (%)</b></p> <p>Report the liquidity coverage ratio calculated as specified in Article 4(1) of Delegated Regulation (EU) 2015/61.</p> <p>The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.</p> <p>If {C 76.00; r020; c010} is zero (causing a ratio of infinity) then report the value 999999.</p>
<p><b>Numerator calculations</b></p> <p>Article 17 and ANNEX I of Delegated Regulation (EU) 2015/61</p> <p>Formula for the calculation of the Liquidity Buffer.</p> <p>Enter all below data into column 010 of given row.</p>	
040	<p><b>4. L1 excl. EHQCB liquidity buffer (value in accordance with Article 9): unadjusted</b></p> <p>Report figure from {C 72.00; r030; c040}.</p>
050	<p><b>5. L1 excl. EHQCB collateral 30 day outflows</b></p> <p>Report outflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
060	<p><b>6. L1 excl. EHQCB collateral 30 day inflows</b></p> <p>Report inflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
070	<p><b>7. Secured cash outflows</b></p> <p>Report outflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
080	<p><b>8. Secured cash inflows</b></p> <p>Report inflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
091	<p><b>9. L1 excl. EHQCB 'adjusted amount'</b></p> <p>This is referred to in subparagraph (a) of Annex I (3)</p>

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Row	Legal references and instructions
	<p>Report the adjusted non-covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
100	<p><b>10. L1 EHQCB value in accordance with Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r180; c040}.</p>
110	<p><b>11. L1 EHQCB collateral 30 day outflows</b></p> <p>Report outflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
120	<p><b>12. L1 EHQCB collateral 30 day inflows</b></p> <p>Report inflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
131	<p><b>13. L1 EHQCB ‘adjusted amount’</b></p> <p>This is referred to by subparagraph (b) of Annex I (3)</p> <p>Report the adjusted covered bond level 1 asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending, or collateral swap transactions that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
160	<p><b>14. L2A value in accordance with Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r230; c040}.</p>
170	<p><b>15. L2A collateral 30 day outflows</b></p> <p>Report outflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
180	<p><b>16. L2A collateral 30 day inflows</b></p> <p>Report inflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>

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Row	Legal references and instructions
191	<p><b>17. L2A ‘adjusted amount’</b></p> <p>This is referred to by subparagraph (c) in Annex I (3)</p> <p>Report the adjusted level 2A asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
220	<p><b>18. L2B value in accordance with Article 9: unadjusted</b></p> <p>Report figure from {C 72.00; r310; c040}.</p>
230	<p><b>19. L2B collateral 30 day outflows</b></p> <p>Report outflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
240	<p><b>20. L2B collateral 30 day inflows</b></p> <p>Report inflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
251	<p><b>21. L2B ‘adjusted amount’</b></p> <p>This is referred to by subparagraph (d) in Annex I (3)</p> <p>Report the adjusted level 2B asset amount before cap application.</p> <p>The adjusted amount takes into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.</p>
280	<p><b>22. Excess liquid asset amount</b></p> <p>Annex I(4)</p> <p>Report the ‘excess liquid assets amount’: this amount shall be equal to:</p> <p>(a) the adjusted non-covered bond level 1 asset amount; plus</p> <p>(b) the adjusted level 1 covered bond amount; plus</p> <p>(c) the adjusted level 2A asset amount; plus</p> <p>(d) the adjusted level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(e) the sum of (a),(b),(c) and (d);</p> <p>(f) 100/30 times (a);</p> <p>(g) 100/60 times the sum of (a) and (b);</p> <p>(h) 100/85 times the sum of (a), (b) and (c).</p>

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Row	Legal references and instructions
290	<p><b>23. LIQUIDITY BUFFER</b></p> <p>Annex I (2)</p> <p>Report the liquidity buffer which shall be equal to:</p> <p>(a) the level 1 asset amount; plus</p> <p>(b) the level 2A asset amount; plus</p> <p>(c) the level 2B asset amount;</p> <p>minus the lesser of:</p> <p>(d) the sum of (a), (b), and (c); or</p> <p>(e) the 'excess liquid assets amount'.</p>
<p><b>Denominator calculations</b></p> <p>ANNEX II of Delegated Regulation (EU) 2015/61</p> <p>Formula for the calculation of the net liquidity outflow</p> <p>Where,</p> <p>NLO = Net liquidity outflow</p> <p>TO = Total outflows</p> <p>TI = Total inflows</p> <p>FEI = Fully exempted inflows</p> <p>IHC = Inflows subject to higher cap of 90 % outflows</p> <p>IC = Inflows subject to cap of 75 % of outflows</p> <p>Enter all below data in to column 010 of given row</p>	
300	<p><b>24. Total Outflows</b></p> <p>TO = from Outflow sheet</p> <p>Report figure from {C 73.00; r010; c060}.</p>
310	<p><b>25. Fully Exempt Inflows</b></p> <p>FEI = from Inflows sheet</p> <p>Report figure from {C 74.00; r010; c160}.</p>
320	<p><b>26. Inflows Subject to 90 % Cap</b></p> <p>IHC = from Inflows sheet</p> <p>Report figure from {C 74.00; r010; c150}.</p>
330	<p><b>27. Inflows Subject to 75 % Cap</b></p> <p>IC = from Inflows sheet</p> <p>Report figure from {C 74.00; r010; c140}.</p>
340	<p><b>28. Reduction for Fully Exempt Inflows</b></p> <p>Report the following part of the NLO calculation:</p> <p>= MIN (FEI, TO).</p>

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Row	Legal references and instructions
350	<b>29. Reduction for Inflows Subject to 90 % Cap</b> Report the following part of the NLO calculation: $= \text{MIN}(\text{IHC}, 0.9 * \text{MAX}(\text{TO} - \text{FEI}, 0))$ .
360	<b>30. Reduction for Inflows Subject to 75 % Cap</b> Report the following part of the NLO calculation: $= \text{MIN}(\text{IC}, 0.75 * \text{MAX}(\text{TO} - \text{FEI} - \text{IHC} / 0.9, 0))$ .
370	<b>31. NET LIQUIDITY OUTFLOW</b> Report the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90 % cap less the reduction for inflows subject to the 75 % cap. $\text{NLO} = \text{TO} - \text{MIN}(\text{FEI}, \text{TO}) - \text{MIN}(\text{IHC}, 0.9 * \text{MAX}(\text{TO} - \text{FEI}, 0)) - \text{MIN}(\text{IC}, 0.75 * \text{MAX}(\text{TO} - \text{FEI} - \text{IHC} / 0.9, 0))$
<b>Pillar 2</b>	
380	<b>32. PILLAR 2 REQUIREMENT</b> as set out in Article 105 CRD Report the Pillar 2 requirement.

**REPORTING ON LIQUIDITY (PART 6: PERIMETER OF CONSOLIDATION)**

## 1. Perimeter of consolidation

## 1.1. General remarks

1. This is a template that, for the only purposes of LCR at a consolidated level, identifies the entities to which the information reported in templates C 72.00, C 73.00, C 74.00, C 75.01 and C 76.00 refers. This template identifies all the entities that form part of the perimeter of consolidation of the LCR in accordance with Articles 8 and 10, Article 11(3) and (5) of Regulation (EU) 575/2013, as applicable. This template shall have as many rows as entities are in the perimeter of consolidation.

## 1.2. Instructions concerning specific columns

Column	Legal references and instructions
0005	<b>Parent or subsidiary</b> ‘Parent’ will be reported in the case the entity in the row is: <ul style="list-style-type: none"> <li>— the EU parent institution, EU parent financial holding company or EU parent mixed financial holding company as envisaged in Article 11(3) of Regulation (EU) 575/2013;</li> <li>— the parent institution or subsidiary institution that need to comply with the LCR on a consolidated basis or in a sub-consolidated basis, respectively, in the context of a single liquidity subgroup as per Article 8 of Regulation (EU) 575/2013;</li> </ul>

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Column	Legal references and instructions
	<p>— the relevant institution required to comply with the LCR on a sub-consolidated basis as per Article 11(5) of Regulation (EU) 575/2013;</p> <p>— the EU central institution.</p> <p>‘Subsidiary’ will be reported in the rest of the rows.</p>
010	<p><b>Name</b></p> <p>The name of each entity in the perimeter of consolidation shall be reported in Column 010.</p>
020	<p><b>Code</b></p> <p>This code is a row identifier and shall be unique for each row in the table.</p> <p>Code assigned to the entity within the scope of consolidation.</p>
030	<p><b>LEI code</b></p> <p>The Legal Entity Identifier code of each entity in the perimeter of consolidation shall be reported in Column 020. Where a Legal Entity Identification code (LEI code) exists for a given entity, it shall be used to identify that entity.</p>
040	<p><b>Country code</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of each entity in the perimeter of consolidation shall be reported in Column 030.</p>
050	<p><b>Type of entity</b></p> <p>Entities reported in column 010 shall be assigned an entity type corresponding to its legal form as per the following list:</p> <p>‘Credit institution’</p> <p>‘Investment firm’</p> <p>‘Other’x</p>