

**REGULATION (EU) 2015/534 OF THE EUROPEAN CENTRAL BANK**  
**of 17 March 2015**  
**on reporting of supervisory financial information (ECB/2015/13)**

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

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

Whereas:

- (1) Credit institutions are subject to regular reporting requirements as set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council <sup>(3)</sup> (also referred to herein as the 'CRR') and Commission Implementing Regulation (EU) No 680/2014 <sup>(4)</sup>. The information reported is collected by the ECB under Decision ECB/2014/29 <sup>(5)</sup>. This Regulation complements Decision ECB/2014/29 by further specifying the requirements concerning the reporting of supervisory financial information.
- (2) Implementing Regulation (EU) No 680/2014 lays down uniform requirements for all institutions subject to Regulation (EU) No 575/2013 in relation to supervisory reporting to competent authorities for specific areas set out in Article 1 of Implementing Regulation (EU) No 680/2014. One of these areas is financial information on a consolidated basis. Under Article 99(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis is mandatory for credit institutions that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 of the European Parliament and of the Council <sup>(6)</sup>. The submission by national competent authorities (NCAs) to the ECB of the supervisory financial information mandatory under Implementing Regulation (EU) No 680/2014, concerning both significant and less significant supervised entities, currently takes place in accordance with Decision ECB/2014/29 and should continue unaffected, as it is not covered by the subject matter of this Regulation.
- (3) The exercise of the discretion to require credit institutions to use international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013 is outside the subject matter of this Regulation. Having regard to Article 150 of Regulation (EU) No 468/2014 (ECB/2014/17), previous decisions by NCAs concerning the exercise, or non-exercise, of this discretion should remain unaffected.
- (4) In accordance with Article 99(3) of Regulation (EU) No 575/2013, for credit institutions applying international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis requires a decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013.

<sup>(1)</sup> OJ L 287, 29.10.2013, p. 63.

<sup>(2)</sup> OJ L 141, 14.5.2014, p. 1.

<sup>(3)</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>(4)</sup> Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

<sup>(5)</sup> Decision ECB/2014/29 of the European Central Bank of 2 July 2014 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (OJ L 214, 19.7.2014, p. 34).

<sup>(6)</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).

- (5) In accordance with Article 99(6) of Regulation (EU) No 575/2013, for credit institutions applying national accounting frameworks based on Council Directive 86/635/EEC <sup>(1)</sup>, the reporting of supervisory financial information on a consolidated basis requires a previous decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC. The European Banking Authority has been consulted in accordance with Article 99(6) of Regulation (EU) No 575/2013.
- (6) Implementing Regulation (EU) No 680/2014 lays down uniform requirements for supervisory reporting concerning the areas within its scope. Pursuant to Article 99(5) and (6) of Regulation (EU) No 575/2013, Implementing Regulation (EU) No 680/2014 only deals with supervisory financial information on a consolidated basis. Reporting of supervisory financial information on an individual basis is outside of its scope; therefore, competent authorities may impose requirements concerning the reporting of supervisory financial information on an individual basis. Having regard to the need to have comparable financial information for significant and less significant supervised entities, this Regulation should lay down the supervisory financial information that should be reported by significant and less significant supervised entities on an individual basis to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).
- (7) Pursuant to Article 40 of Directive 2013/36/EU of the European Parliament and of the Council <sup>(2)</sup>, the competent authorities of host Member States may require that all credit institutions having branches within their territories report to them periodically on their activities in those host Member States. In accordance with Article 2(20) of Regulation (EU) No 468/2014 (ECB/2014/17), branches established in a participating Member State by a credit institution established in a non-participating Member State are supervised entities. Having regard to the need to have comparable financial information for significant supervised entities, this Regulation should lay down the information that should be reported by branches established in a participating Member State by a credit institution established in a non-participating Member State to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).
- (8) Article 6(4) of Regulation (EU) No 1024/2013 provides that the ECB shall have supervisory powers in respect of credit institutions, financial holding companies or mixed financial holding companies, or branches which are established in participating Member States of credit institutions established in non-participating Member States. Therefore, branches established in a participating Member State by a credit institution from a third country are not within the supervisory tasks conferred on the ECB. Consequently, these branches should not be subject to the reporting requirements in this Regulation. In addition, branches established in a participating Member State by a credit institution from another participating Member State should be excluded from these reporting requirements, because they are intended to be applied at the level of the supervised entity that has established the branch.
- (9) The requirements laid down in this Regulation concerning significant and less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State, should be aimed at ensuring that these supervised entities report a common minimum set of information to NCAs and not at imposing uniform reporting requirements. It may be appropriate for NCAs to collect the necessary minimum information as part of a broader reporting framework which they establish in accordance with the relevant Union or national law and which also serves purposes other than supervisory purposes, such as statistical purposes.
- (10) For the exercise of the ECB's tasks, it is necessary to receive financial information from less significant supervised groups, other than those that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with Article 6(2) of Regulation (EC) No 1606/2002. This Regulation should therefore lay down the supervisory financial information to be reported by such groups to NCAs. In particular, the formats, frequencies, reference dates and remittance periods and the time limits regarding submission of the information concerned should be specified. These requirements should be aimed at ensuring that such supervised groups report a common minimum set of information to NCAs and not at imposing uniform reporting requirements.

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

<sup>(2)</sup> 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).

- (11) In accordance with Article 6(2) of Regulation (EU) No 1024/2013, and Article 21 of Regulation (EU) No 468/2014 (ECB/2014/17), both the ECB and NCAs are subject to an obligation to exchange information. Without prejudice to the ECB's power to directly receive information reported by credit institutions, or to have direct access to that information, on an ongoing basis, the NCAs should specifically provide the ECB with all information necessary for the purposes of carrying out the tasks conferred on the ECB by Regulation (EU) No 1024/2013.
- (12) In accordance with Article 2(3) of Implementing Regulation (EU) No 680/2014, institutions may be allowed to use an accounting year that deviates from the calendar year for reporting supervisory financial information on a consolidated basis. This Regulation should also allow the use of an accounting year that deviates from the calendar year for such reporting.
- (13) The ECB has conducted a public consultation on this Regulation and has analysed the potential costs and benefits,

HAS ADOPTED THIS REGULATION:

#### TITLE I

### SUBJECT MATTER AND DEFINITIONS

#### Article 1

#### Subject matter

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:
- (a) significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, including any sub-group thereof;
  - (b) significant supervised groups, other than those referred to in point (a), which are subject to national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof;
  - (c) significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State;
  - (d) significant supervised groups regarding subsidiaries established in a non-participating Member State or a third country;
  - (e) less significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, including any sub-group thereof;
  - (f) less significant supervised groups, other than those referred to in point (e), which are subject to national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof;
  - (g) less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State.
2. As an exception to Articles 7 and 14, supervised entities that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Article 7 or 10 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information in accordance with this Regulation.
3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(5) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on a sub-consolidated basis.
4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.

5. This Regulation shall not affect the accounting standards applied by supervised groups and entities in their consolidated accounts or annual accounts, nor change the accounting standards applied for supervisory reporting. As supervised groups and entities apply different accounting standards, only information related to valuation rules, including methods for estimation of credit risk losses, which exist under the relevant accounting standards and are effectively applied by the corresponding supervised group or entity should be submitted. For these purposes, specific reporting templates are provided for supervised groups and entities applying national accounting frameworks based on Directive 86/635/EEC. Data points within the templates which are not applicable to the respective supervised entities do not have to be reported.

6. Branches established in a participating Member State by a credit institution established in a non-participating Member State may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.

#### Article 2

### Definitions

For the purposes of this Regulation, the definitions contained in Regulation (EU) No 468/2014 (ECB/2014/17) shall apply, unless otherwise provided, together with the following definitions:

- (1) 'IAS' and 'IFRS' mean 'International Accounting Standards' and 'International Financial Reporting Standards', as mentioned in Article 2 of Regulation (EC) No 1606/2002;
- (2) 'subsidiary' means a subsidiary as defined in Article 4(1)(16) of Regulation (EU) No 575/2013 and that is a credit institution within the meaning of Article 4(1)(1) of Regulation (EU) No 575/2013;
- (3) 'sub-group' means a group whose parent undertaking is not itself a subsidiary of another institution authorised in the same participating Member State, or of a financial holding company or mixed financial holding company established in the same participating Member State;
- (4) 'consolidated basis' means consolidated basis as defined in Article 4(1)(48) of Regulation (EU) No 575/2013;
- (5) 'sub-consolidated basis' means sub-consolidated basis as defined in Article 4(1)(49) of Regulation (EU) No 575/2013.

#### Article 3

### Change of status of a supervised entity or a supervised group

1. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as significant 18 months after a decision as referred to in Article 45(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. It shall report information in accordance with Title II of this Regulation as a significant supervised entity or significant supervised group on the first reference date which occurs after it has been classified as significant.

2. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. Thereafter, it shall start to report information in accordance with Title III of this Regulation.

#### TITLE II

### SIGNIFICANT SUPERVISED GROUPS AND ENTITIES

#### CHAPTER I

### Significant supervised groups

#### Article 4

### Format and frequency of reporting on a consolidated basis and reference dates and remittance dates for significant supervised groups applying IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013,

shall report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis. Sub-groups thereof applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting shall also report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis.

#### Article 5

### **Format and frequency of reporting on a consolidated basis and reference dates and remittance dates for significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC**

In accordance with Article 99(6) of Regulation (EU) No 575/2013, significant supervised groups, other than those referred to in Article 4, which are subject to national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof, shall report supervisory financial information as provided for in Articles 2, 3 and 11 of Implementing Regulation (EU) No 680/2014 on a consolidated basis.

#### CHAPTER II

### **Significant supervised entities**

#### Article 6

### **Format and frequency of reporting on an individual basis for entities which are not part of a significant supervised group**

1. Significant supervised entities which are not part of a significant supervised group applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to branches established in a participating Member State by a credit institution established in a non-participating Member State.
2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
3. Significant supervised entities, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks based on Directive 86/635/EEC, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.
4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
5. The information specified in paragraphs 2 and 4 above shall only include information related to:
  - (a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;
  - (b) off-balance sheet exposures and activities in which the supervised entity is involved;
  - (c) transactions other than those specified in points (a) and (b) performed by the supervised entity;
  - (d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are effectively applied by the supervised entity.
6. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2 and 4 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

*Article 7***Format and frequency of reporting on an individual basis for entities which are part of a significant supervised group**

1. Significant supervised entities applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. Supervisory financial reporting by such entities shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
2. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template that they intend to transmit.
3. Significant supervised entities, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a significant supervised group shall report supervisory financial information to the relevant NCA.
4. The supervisory financial reporting referred to in paragraph 3 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
5. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
6. The information specified in paragraphs 1, 2, 4, and 5 shall be reported as provided for in Article 6(5) of this Regulation.
7. NCAs may collect the data to be submitted to the ECB specified in paragraphs 1, 2, 4, and 5 as part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

*Article 8***Reference dates and remittance dates for significant supervised entities**

1. The information concerning significant supervised entities specified in Articles 6 and 7 shall have the following reference dates:
  - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;
  - (b) for semi-annual reporting, 30 June and 31 December;
  - (c) for annual reporting, 31 December.
2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
3. As an exception to paragraphs 1 and 2, where significant supervised entities are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.
4. NCAs shall submit to the ECB the information concerning significant supervised entities specified in Articles 6 and 7 by close of business on the following remittance dates:
  - (a) for significant supervised entities which are not part of a significant supervised group, the 40th working day following the reference date to which it relates;

(b) for significant supervised entities which are part of a significant supervised group, the 55th working day following the reference date to which it relates.

5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

#### CHAPTER III

### **Reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country**

#### Article 9

### **Format and frequency of reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country**

1. Parent institutions in a participating Member State and institutions controlled by a parent financial holding company or a parent mixed financial holding company in a participating Member State shall ensure that supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country is reported on an individual basis to the relevant NCAs as follows:

- (a) for significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 1 of Annex II and shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014;
- (b) for significant supervised groups, other than those referred to above, which are subject to national accounting frameworks based on Directive 86/635/EEC at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 2 of Annex II and shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014.

2. As an exception to paragraph 1, parent undertakings referred to in that paragraph shall not report financial information concerning subsidiaries the assets of which have a total value of EUR 3 billion or less. For this purpose, the total value of the assets shall be determined on the basis of the criteria provided in Part IV Title 3 of Regulation (EU) No 468/2014 (ECB/2014/17).

3. When an update of the list of supervised entities, in accordance with Part IV, Title 2, Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a subsidiary exceeds EUR 3 billion, a subsidiary shall be included in the information to be reported in accordance with paragraph 1 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a subsidiary is below or equal to EUR 3 billion, the parent undertaking shall start to report information in accordance with paragraph 2 on the first reference date which occurs after the publication of the updated list of supervised entities.

#### Article 10

### **Reference dates and remittance dates for reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country**

1. The information specified in Article 9 shall be collected with the same reference dates as supervisory financial information concerning the related significant supervised group. Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the reference date.

2. NCAs shall submit to the ECB information concerning subsidiaries established in a non-participating Member State or a third country as specified in Article 9 by close of business of the 55th working day following the reference date to which it relates.

3. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet this deadline.

## TITLE III

## LESS SIGNIFICANT SUPERVISED GROUPS AND ENTITIES

## CHAPTER I

**Less significant supervised groups**

## Article 11

**Format and frequency of reporting on a consolidated basis for less significant supervised groups**

1. Less significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, including any sub-group thereof, shall report supervisory financial information to the relevant NCA on a consolidated basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant supervised groups, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC shall report supervisory financial information to the relevant NCA. That supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
5. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
6. As an exception to paragraphs 4 and 5 supervisory financial reporting concerning less significant supervised groups the assets of which have a total value of EUR 3 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraph 4 of this Article. For this purpose, the total value of the assets of supervised groups shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).
7. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised group exceeds EUR 3 billion, that group shall start to report information in accordance with paragraphs 4 and 5 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised group is below or equal to EUR 3 billion, that group shall start to report information in accordance with paragraph 6 on the first reference date which occurs after the publication of the updated list of supervised entities.
8. The information specified in paragraphs 2, 3, 4, 5, and 6 shall be reported as provided for in Article 6(5) of this Regulation.
9. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 4, 5, and 6 as part of a broader reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

## Article 12

**Reference dates and remittance dates for less significant supervised groups**

1. The information concerning less significant supervised groups specified in Article 11 shall have the following reference dates:
  - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;



- (b) for semi-annual reporting, 30 June and 31 December;
  - (c) for annual reporting, 31 December.
2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
3. As an exception to paragraphs 1 and 2, where less significant supervised groups are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively covering the period from the first day of the accounting year to the reference date.
4. NCAs shall submit to the ECB the information specified in Article 11 by close of business on the following remittance dates:
- (a) for less significant supervised groups, including sub-groups, reporting on a consolidated basis, the 55th working day following the reference date to which it relates;
  - (b) for less significant supervised groups reporting on a sub-consolidated basis pursuant to Article 1(3), the 65th working day following the reference date to which it relates.
5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

## CHAPTER II

### *Less significant supervised entities*

#### *Article 13*

#### **Format and frequency of reporting on an individual basis for less significant supervised entities which are not part of a group**

1. Less significant supervised entities applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are not part of a supervised group, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA on an individual basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant supervised entities, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and which are not part of a supervised group, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.
5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

7. Paragraphs 2, 3, 5 and 6 shall be subject to the following exceptions:
- (a) supervisory financial reporting concerning less significant supervised credit institutions the assets of which have a total value of less than EUR 3 billion shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraphs 2, 3, 5 or 6;
  - (b) a branch established in a participating Member State by a credit institution established in a non-participating Member State shall not be included in the reporting of supervisory financial information if the total value of its assets is below EUR 3 billion.
8. For the purposes of paragraph 7, the total value of the assets of the supervised entity shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).
9. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised entity exceeds EUR 3 billion, that entity shall start to report information in accordance with paragraphs 2, 3, 5 and 6 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised entity is below or equal to EUR 3 billion, that entity shall start to report information in accordance with paragraph 7 on the first reference date which occurs after the publication of the updated list of supervised entities.
10. The information specified in paragraphs 2, 3, 5, 6, and 7 shall be reported as provided for in Article 6(5) of this Regulation.
11. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

#### Article 14

#### **Format and frequency of reporting on an individual basis for entities which are part of a less significant supervised group**

1. Less significant supervised entities applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant supervised entities, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a less significant supervised group shall report supervisory financial information to the relevant NCA.
5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting of less significant supervised entities the assets of which have a total value of less than EUR 3 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the supervised entity shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).

8. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised entity exceeds EUR 3 billion, that entity shall start to report information in accordance with paragraphs 2, 3, 5 and 6 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised entity is below or equal to EUR 3 billion, that entity shall start to report information in accordance with paragraph 7 on the first reference date which occurs after the publication of the updated list of supervised entities.

9. The information specified in paragraphs 2, 3, 5, 6 and 7 shall be reported as provided for in Article 6(5) of this Regulation.

10. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

#### Article 15

##### **Reference dates and remittance dates for less significant supervised entities**

1. The information concerning less significant supervised entities specified in Articles 13 and 14 shall have the following reference dates:

- (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;
- (b) for semi-annual reporting, 30 June and 31 December;
- (c) for annual reporting, 31 December.

2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.

3. As an exception to paragraphs 1 and 2, where less significant supervised entities are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Data referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.

4. NCAs shall submit to the ECB the supervisory financial information concerning less significant supervised entities specified in Articles 13 and 14 by close of business on the following remittance dates:

- (a) for less significant supervised entities which are not part of a supervised group, the 55th working day following the reference date to which it relates;
- (b) for less significant supervised entities which are part of a less significant supervised group, the 65th working day following the reference date to which it relates.

5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

#### TITLE IV

##### **DATA QUALITY AND IT LANGUAGE**

#### Article 16

##### **Data quality checks**

NCAs shall monitor and ensure the quality and reliability of the information submitted to the ECB. For these purposes, NCAs shall follow the specifications in Articles 4 and 5 of Decision ECB/2014/29.

*Article 17***IT language for the transmission of information from national competent authorities to the ECB**

NCA shall transmit the information specified in this Regulation in accordance with the eXtensible Business Reporting Language taxonomy in order to provide a uniform technical format for the exchange of data specified by Implementing Regulation (EU) No 680/2014. For these purposes, NCAs shall follow the specifications set out in Article 6 of Decision ECB/2014/29.

## TITLE V

**TRANSITIONAL AND FINAL PROVISIONS***Article 18***First reporting reference dates**

1. 31 December 2015 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) significant supervised groups;
  - (b) significant supervised entities which are not part of a supervised group.
2. 30 June 2016 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) significant supervised entities which are part of a supervised group;
  - (b) subsidiaries of significant supervised groups established in a non-participating Member State or a third country.
3. 30 June 2017 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) less significant supervised groups;
  - (b) less significant supervised entities.

*Article 19***Transitional provisions**

Decisions taken by NCAs regarding the reporting by significant supervised groups and entities of supervisory financial information covered by the subject matter of this Regulation shall remain unaffected for all reference dates prior to the first reporting reference dates specified in Article 18.

*Article 20***Final provision**

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

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

Done at Frankfurt am Main, 17 March 2015.

*For the Governing Council of the ECB*

*The President of the ECB*

Mario DRAGHI

## ANNEX I

**Simplified supervisory financial reporting**

1. For supervised groups and supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, 'Simplified supervisory financial reporting' includes the templates from Annex III to Implementing Regulation (EU) No 680/2014 listed in Table 1.
2. For supervised groups and supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, 'Simplified supervisory financial reporting' includes the templates from Annex IV to Implementing Regulation (EU) No 680/2014 listed in Table 2.
3. The information in paragraphs 1 and 2 is reported in accordance with the instructions in Annex V to Implementing Regulation (EU) No 680/2014.
4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for supervised groups, whereas template 40.1 in Table 1 and 2 is provided for supervised groups and supervised entities that are not part of a group.
5. For the purpose of calculating the threshold mentioned in Part 2 of Tables 1 and 2 in this Annex, Article 5(a)(4) of Implementing Regulation (EU) 680/2014 applies.

Table 1

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
5	<b>Breakdown of loans and advances by product</b>
6	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector

Template number	Name of the template or of the group of templates
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
	<b>Derivatives — trading</b>
	<b>Derivatives — hedge accounting</b>
11.1	Derivatives — hedge accounting: breakdown by type of risk and type of hedge
	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
	<b>Collateral and guarantees received</b>
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading by instrument
	<b>Reconciliation between accounting and CRR scope of consolidation: balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: assets
17.2	Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities
	<b>Performing and non-performing exposures</b>
	<b>Forborne exposures</b>
<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>	
	<b>Geographical breakdown</b>
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
<b>PART 4 [ANNUAL]</b>	
	<b>Group structure</b>
40.1	Group structure: 'entity-by-entity'

Table 2

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	<b>Breakdown of loans and advances by product</b>
6	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives — trading</b>

Template number	Name of the template or of the group of templates
	<b>Derivatives — hedge accounting</b>
11.2	Derivatives — hedge accounting under national GAAP: breakdown by type of risk
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
	<b>Collateral and guarantees received</b>
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.4	Gains or losses on financial assets and liabilities held for trading by risk
	<b>Reconciliation between accounting and CRR scope of consolidation: balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: assets
17.2	Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>
	<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
	<b>Geographical breakdown</b>
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	<b>PART 4 [ANNUAL]</b>
	<b>Group structure</b>
40.1	Group structure: 'entity-by-entity'



## ANNEX II

**Over-simplified supervisory financial reporting**

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, 'Over-simplified supervisory financial reporting' includes the templates from Annex III to Implementing Regulation (EU) No 680/2014 listed in Table 3.

**Table 3**

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet Statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
5	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives — trading</b>
	<b>Derivatives — hedge accounting</b>
11.1	Derivatives — hedge accounting: breakdown by type of risk and type of hedge
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
14	<b>Fair value hierarchy: financial instruments at fair value</b>
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, 'Over-simplified supervisory financial reporting' includes the templates from Annex IV to Implementing Regulation (EU) No 680/2014 listed in Table 4.

**Table 4**

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives — trading</b>

Template number	Name of the template or of the group of templates
	<b>Derivatives — hedge accounting</b>
11.2	Derivatives — hedge accounting under national GAAP: Breakdown by type of risk
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) No 680/2014.

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## ANNEX III

**Supervisory financial reporting data points**

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, 'Supervisory financial reporting data points' includes the data points from Annex III to Implementing Regulation (EU) No 680/2014 identified in Annex IV.
  2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, 'Supervisory financial reporting data points' includes the data points from Annex IV to Implementing Regulation (EU) No 680/2014 identified in Annex V.
  3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) No 680/2014.
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## ANNEX IV

## 'FINREP Data points' under IFRS or National GAAP compatible with IFRS

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
5	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
10	<b>Derivatives — Trading</b>
	<b>Derivatives — Hedge accounting</b>
11.1	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

COLOUR CODE IN TEMPLATES:



Data point to be submitted

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

## 1.1 Assets

		References	Carrying amount
			010
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) No 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	Annex V.Part 2.2	

		References	Carrying amount
			010
040	Other demand deposits	Annex V.Part 2.3	
050	<b>Financial assets held for trading</b>	IFRS 7.8(a)(ii); IAS 39.9 Application Guidance (hereinafter 'AG') 14	
060	Derivatives	IAS 39.9	
070	Equity instruments	IAS 32.11	
080	Debt securities	Annex V.Part 1.24, 26	
090	Loans and advances	Annex V.Part 1.24, 27	
100	<b>Financial assets designated at fair value through profit or loss</b>	IFRS 7.8(a)(i); IAS 39.9	
110	Equity instruments	IAS 32.11	
120	Debt securities	Annex V.Part 1.24, 26	
130	Loans and advances	Annex V.Part 1.24, 27	
140	<b>Available-for-sale financial assets</b>	IFRS 7.8(d); IAS 39.9	
150	Equity instruments	IAS 32.11	
160	Debt securities	Annex V.Part 1.24, 26	
170	Loans and advances	Annex V.Part 1.24, 27	
180	<b>Loans and receivables</b>	IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16	
190	Debt securities	Annex V.Part 1.24, 26	
200	Loans and advances	Annex V.Part 1.24, 27	
210	<b>Held-to-maturity investments</b>	IFRS 7.8(b); IAS 39.9, AG16, AG26	
220	Debt securities	Annex V.Part 1.24, 26	
230	Loans and advances	Annex V.Part 1.24, 27	
240	<b>Derivatives — Hedge accounting</b>	IFRS 7.22(b); IAS 39.9	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	IAS 39.89A(a)	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	IAS 1.54(e); Annex V.Part 2.4	
270	<b>Tangible assets</b>		
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	

		References	Carrying amount
			010
290	Investment property	IAS 40.5; IAS 1.54(b)	
300	<b>Intangible assets</b>	IAS 1.54(c); Article 4(1)(115) of Regulation (EU) No 575/2013 (hereinafter the 'CRR')	
310	Goodwill	IFRS 3.B67(d); Article 4(1)(113) of the CRR	
320	Other intangible assets	IAS 38.8, 118	
330	<b>Tax assets</b>	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 Article 4(1) (106)	
360	<b>Other assets</b>	Annex V.Part 2.5	
370	<b>Non-current assets and disposal groups classified as held for sale</b>	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
380	<b>TOTAL ASSETS</b>	IAS 1.9(a), IAS Implementation Guidance (hereinafter 'IG') 6	

## 1.2 Liabilities

		References	Carrying amount
			010
010	<b>Financial liabilities held for trading</b>	IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15	
020	Derivatives	IAS 39.9, AG 15(a)	
030	Short positions	IAS 39.AG 15(b)	
040	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
050	Debt securities issued	Annex V.Part 1.31	
060	Other financial liabilities	Annex V.Part 1.32-34	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	IFRS 7.8 (e)(i); IAS 39.9	
080	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
090	Debt securities issued	Annex V.Part 1.31	

		References	Carrying amount
			010
100	Other financial liabilities	Annex V.Part 1.32-34	
110	<b>Financial liabilities measured at amortised cost</b>	IFRS 7.8(f); IAS 39.47	
120	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
130	Debt securities issued	Annex V.Part 1.31	
140	Other financial liabilities	Annex V.Part 1.32-34	
150	<b>Derivatives — Hedge accounting</b>	IFRS 7.22(b); IAS 39.9; Annex V. Part 1.23	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	IAS 39.89A(b)	
170	<b>Provisions</b>	IAS 37.10; IAS 1.54(l)	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V. Part 2.7	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V. Part 2.8	
200	Restructuring	IAS 37.71, 84(a)	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	
220	Commitments and guarantees given	IAS 37.Appendix C.9	
230	Other provisions		
240	<b>Tax liabilities</b>	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; Article 4(1)(108) of the CRR	
270	<b>Share capital repayable on demand</b>	IAS 32 Illustrative Examples (hereinafter 'IE') 33; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 2; Annex V.Part 2.9	
280	<b>Other liabilities</b>	Annex V.Part 2.10	
290	<b>Liabilities included in disposal groups classified as held for sale</b>	IAS 1.54 (p); IFRS 5.38, Annex V. Part 2.11	
300	<b>TOTAL LIABILITIES</b>	IAS 1.9(b);IG 6	



## 1.3 Equity

		References	Carrying amount
			010
010	<b>Capital</b>	IAS 1.54(r), Article 22 of Directive 86/635/EEC (hereinafter the 'BAD')	
020	Paid up capital	IAS 1.78(e)	
030	Unpaid capital which has been called up	IAS 1.78(e); Annex V.Part 2.14	
040	<b>Share premium</b>	IAS 1.78(e); Article 4(1)(124) of the CRR	
050	<b>Equity instruments issued other than capital</b>	Annex V.Part 2.15-16	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.15	
070	Other equity instruments issued	Annex V.Part 2.16	
080	<b>Other equity</b>	IFRS 2.10; Annex V.Part 2.17	
090	<b>Accumulated other comprehensive income</b>	Article 4(1)(100) of the CRR	
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	
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 1.82(h); IAS 28.11	
128	Items that may be reclassified to profit or loss	IAS 1.82A(a)	
130	Hedge of net investments in foreign operations [effective portion]	IAS 39.102(a)	
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49	
150	Hedging derivatives. Cash flow hedges [effective portion]	IFRS 7.23(c); IAS 39.95-101	
160	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.55(b)	
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12	

		References	Carrying amount
			010
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.82(h); IAS 28.11	
190	<b>Retained earnings</b>	Article 4(1)(123) of the CRR	
200	<b>Revaluation reserves</b>	IFRS 1.30, D5-D8; Annex V.Part 2.18	
210	<b>Other reserves</b>	IAS 1.54; IAS 1.78(e)	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	IAS 28.11; Annex V.Part 2.19	
230	Other	Annex V.Part 2.19	
240	<b>(-) Treasury shares</b>	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20	
250	<b>Profit or loss attributable to owners of the parent</b>	IAS 27.28; IAS 1.83(a)(ii)	
260	<b>(-) Interim dividends</b>	IAS 32.35	
270	<b>Minority interests [Non-controlling interests]</b>	IAS 27.4; IAS 1.54(q); IAS 27.27	
280	Accumulated Other Comprehensive Income	IAS 27.27-28; Article 4(1)(100) of the CRR	
290	Other items	IAS 27.27-28	
300	<b>TOTAL EQUITY</b>	IAS 1.9(c), IG 6	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	IAS 1.IG6	

## 2. Statement of profit or loss

		References	Current period
			010
010	<b>Interest income</b>	IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21	
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)	
040	Available-for-sale financial assets	IFRS 7.20(b); IAS 39.55(b); IAS 39.9	
050	Loans and receivables	IFRS 7.20(b); IAS 39.9, 39.46(a)	

		References	Current period
			010
060	Held-to-maturity investments	IFRS 7.20(b); IAS 39.9, 39.46(b)	
070	Derivatives — Hedge accounting, interest rate risk	IAS 39.9; Annex V.Part 2.23	
080	Other assets	Annex V.Part 2.25	
090	<b>(Interest expenses)</b>	IAS 1.97; Annex V.Part 2.21	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
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); IAS 39.47	
130	(Derivatives — Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.23	
140	(Other liabilities)	Annex V.Part 2.26	
150	<b>(Expenses on share capital repayable on demand)</b>	IFRIC 2.11	
160	<b>Dividend income</b>	IAS 18.35(b)(v); Annex V.Part 2.28	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e)	
180	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IAS 39.9	
190	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
200	<b>Fee and commission income</b>	IFRS 7.20(c)	
210	<b>(Fee and commission expenses)</b>	IFRS 7.20(c)	
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	IFRS 7.20(a) (ii-v); Annex V.Part 2.97	
230	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
240	Loans and receivables	IFRS 7.20(a)(iv); IAS 39.9, 39.56	
250	Held-to-maturity investments	IFRS 7.20(a)(iii); IAS 39.9, 39.56	
260	Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IAS 39.56	
270	Other		

		References	Current period
			010
280	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	IFRS 7.20(a)(i); IAS 39.55(a)	
290	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	IFRS 7.20(a)(i); IAS 39.55(a)	
300	<b>Gains or (-) losses from hedge accounting, net</b>	IFRS 7.24; Annex V.Part 2.30	
310	<b>Exchange differences [gain or (-) loss], net</b>	IAS 21.28, 52 (a)	
330	<b>Gains or (-) losses on derecognition of non financial assets, net</b>	IAS 1.34	
340	<b>Other operating income</b>	Annex V.Part 2.141-143	
350	<b>(Other operating expenses)</b>	Annex V.Part 2.141-143	
355	<b>TOTAL OPERATING INCOME, NET</b>		
360	<b>(Administrative expenses)</b>		
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	
380	(Other administrative expenses)		
390	<b>(Depreciation)</b>	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)	
430	<b>(Provisions or (-) reversal of provisions)</b>	IAS 37.59, 84; IAS 1.98(b)(f)(g)	
440	(Commitments and guarantees given)		
450	(Other provisions)		
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	IFRS 7.20(e)	
470	(Financial assets measured at cost)	IFRS 7.20(e); IAS 39.66	
480	(Available- for-sale financial assets)	IFRS 7.20(e); IAS 39.67	
490	(Loans and receivables)	IFRS 7.20(e); IAS 39.63	

		References	Current period
			010
500	(Held to maturity investments)	IFRS 7.20(e); IAS 39.63	
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	IAS 28.40-43	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	IAS 36.126(a)(b)	
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	<b>Negative goodwill recognised in profit or loss</b>	IFRS 3.Appendix B64(n)(i)	
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</b>	IAS 1.82(c)	
600	<b>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</b>	IFRS 5.37; Annex V.Part 2.27	
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	IAS 1.102, IG 6; IFRS 5.33 A	
620	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	IAS 1.82(d); IAS 12.77	
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	IAS 1, IG 6	
640	<b>Profit or (-) loss after tax from discontinued operations</b>	IAS 1.82(e); IFRS 5.33(a), 5.33 A	
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)	
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)	
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	IAS 1.82(f)	
680	Attributable to minority interest [non-controlling interests]	IAS 1.83(a)(i)	
690	Attributable to owners of the parent	IAS 1.83(a)(ii)	

5. Breakdown of loans and advances by product

		References	Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households
			Annex V.Part 1.35(a)	Annex V.Part 1.35(b)	Annex V.Part 1.35(c)	Annex V.Part 1.35(d)	Annex V.Part 1.35(e)	Annex V.Part 1.35(f)
			010	020	030	040	050	060
<b>By product</b>	010	<b>On demand [call] and short notice [current account]</b>	<i>Annex V.Part 2.41(a)</i>					
	020	<b>Credit card debt</b>	<i>Annex V.Part 2.41(b)</i>					
	030	<b>Trade receivables</b>	<i>Annex V.Part 2.41(c)</i>					
	040	<b>Finance leases</b>	<i>Annex V.Part 2.41(d)</i>					
	050	<b>Reverse repurchase loans</b>	<i>Annex V.Part 2.41(e)</i>					
	060	<b>Other term loans</b>	<i>Annex V.Part 2.41(f)</i>					
	070	<b>Advances that are not loans</b>	<i>Annex V.Part 2.41(g)</i>					
	080	<b>LOANS AND ADVANCES</b>	<i>Annex V.Part 1.24, 27</i>					
<b>By collateral</b>	090	of which: mortgage loans [Loans collateralised by immovable property]	<i>Annex V.Part 2.41(h)</i>					
	100	of which: other collateralised loans	<i>Annex V.Part 2.41(i)</i>					
<b>By purpose</b>	110	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>					
	120	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>					
<b>By subordination</b>	130	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>					

## 8. Breakdown of financial liabilities

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

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting				
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037			040	050
010	<b>Derivatives</b>	IAS 39.9, AG 15(a)								
020	<b>Short positions</b>	IAS 39 AG 15(b)								
030	Equity instruments	IAS 32.11								
040	Debt securities	Annex V.Part 1.24, 26								
050	<b>Deposits</b>	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30								
060	Central banks	Annex V.Part 1.35(a)								
070	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting				
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037			040	050
100	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
110	General government	Annex V.Part 1.35(b)								
120	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								
150	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
160	Credit institutions	Annex V.Part 1.35(c)								
170	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								



		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting				
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037			040	050
200	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
210	Other financial corporations	Annex V.Part 1.35(d)								
220	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								
250	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
260	Non-financial corporations	Annex V.Part 1.35(e)								
270	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting				
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037			040	050
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								
300	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
310	Households	Annex V.Part 1.35(f)								
320	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009								
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009								
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51								
350	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009								
360	<b>Debt securities issued</b>	Annex V.Part 1.31; Annex V. Part 2.52								
370	Certificates of deposits	Annex V.Part 2.52(a)								
380	Asset-backed securities	Article 4(1)(61) of the CRR								

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting				
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037			040	050
390	Covered bonds	Article 129(1) of the CRR								
400	Hybrid contracts	IAS 39.10-11, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)								
410	Other debt securities issued	Annex V.Part 2.52(e)								
420	Convertible compound financial instruments	IAS 32.AG 31								
430	Non-convertible									
440	<b>Other financial liabilities</b>	Annex V.Part 1.32-34								
450	<b>FINANCIAL LIABILITIES</b>									

8.2. Subordinated financial liabilities

		References	Carrying amount	
			Designated at fair value through profit or loss	At amortised cost
			IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47
			010	020
010	<b>Deposits</b>	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	<b>Debt securities issued</b>	Annex V.Part 1.31		
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	Annex V.Part 2.53-54		

10. Derivatives — Trading

By type of risk/By product or by type of market		TEMPLATE NUMBER  References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			Annex V.Part 2.69	Annex V.Part 2.69	Annex V.Part 2.70-71	Annex V.Part 2.72
			010	020	030	040
010	<b>Interest rate</b>	Annex V.Part 2.67(a)				
020	of which: economic hedges	Annex V.Part 2.74				
030	OTC options					
040	OTC other					
050	Organised market options					
060	Organised market other					

By type of risk/By product or by type of market		TEMPLATE NUMBER  References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			Annex V.Part 2.69	Annex V.Part 2.69	Annex V.Part 2.70-71	Annex V.Part 2.72
			010	020	030	040
070	<b>Equity</b>	<i>Annex V.Part 2.67(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.74</i>				
090	OTC options					
100	OTC other					
110	Organised market options					
120	Organised market other					
130	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
140	of which: economic hedges	<i>Annex V.Part 2.74</i>				
150	OTC options					
160	OTC other					
170	Organised market options					
180	Organised market other					
190	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
200	of which: economic hedges	<i>Annex V.Part 2.74</i>				
210	Credit default swap					
220	Credit spread option					

By type of risk/By product or by type of market		TEMPLATE NUMBER  References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			Annex V.Part 2.69	Annex V.Part 2.69	Annex V.Part 2.70-71	Annex V.Part 2.72
			010	020	030	040
230	Total return swap					
240	Other					
250	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.74</i>				
270	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
280	of which: economic hedges	<i>Annex V.Part 2.74</i>				
290	<b>DERIVATIVES</b>	<i>IAS 39.9</i>				
300	of which: OTC — credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
310	of which: OTC — other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
320	of which: OTC — rest	<i>Annex V.Part 2.75(c)</i>				

11. Derivatives — Hedge accounting

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

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

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



By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
310	OTC other					
320	Organised market options					
330	Organised market other					
340	<b>Foreign exchange and gold</b>	<i>Annex V.Part 2.67(c)</i>				
350	OTC options					
360	OTC other					
370	Organised market options					
380	Organised market other					
390	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>				
400	Credit default swap					
410	Credit spread option					
420	Total return swap					
430	Other					
440	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>				
450	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>				
460	<b>CASH FLOW HEDGES</b>	<i>IFRS 7.22(b); IAS 39.86(b)</i>				

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

18. Information on performing and non-performing exposures

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

		References	Gross carrying amount					
			Performing					
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
			010	020	030	040	050	
		Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158		
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>						
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')</i>						
140	Of which: Commercial real estate							
150	Households	<i>Annex V. Part 1.35(f)</i>						
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part 1. 13 (d)(e)</i>						
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>						
200	Central banks	<i>Annex V. Part 1.35(a)</i>						
210	General government	<i>Annex V. Part 1.35(b)</i>						

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
		Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158	
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>					
260	Central banks	<i>Annex V. Part 1.35(a)</i>					
270	General government	<i>Annex V. Part 1.35(b)</i>					
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
310	Households	<i>Annex V. Part 1.35(f)</i>					
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	<i>Annex V. Part I. 13 (b)(c)</i>					
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>					

		References	Gross carrying amount				
			Performing				
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
			010	020	030	040	050
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158	
		Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162				
340	<b>Loan commitments given</b>	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57					
350	Central banks	Annex V.Part 1.35(a)					
360	General government	Annex V.Part 1.35(b)					
370	Credit institutions	Annex V.Part 1.35(c)					
380	Other financial corporations	Annex V.Part 1.35(d)					
390	Non-financial corporations	Annex V.Part 1.35(e)					
400	Households	Annex V.Part 1.35(f)					
410	<b>Financial guarantees given</b>	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58					
420	Central banks	Annex V.Part 1.35(a)					
430	General government	Annex V.Part 1.35(b)					
440	Credit institutions	Annex V.Part 1.35(c)					

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

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









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

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

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days
						160	170
		Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	
120	Non-financial corporations	Annex V.Part 1.35(e)					
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')					
140	Of which: Commercial real estate						
150	Households	Annex V.Part 1.35(f)					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part 1. 13 (d)(e)					
190	<b>Debt securities</b>	Annex V.Part 1.24, 26					
200	Central banks	Annex V.Part 1.35(a)					
210	General government	Annex V.Part 1.35(b)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	140	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days
		Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	
220	Credit institutions	Annex V.Part 1.35(c)					
230	Other financial corporations	Annex V.Part 1.35(d)					
240	Non-financial corporations	Annex V.Part 1.35(e)					
250	<b>Loans and advances</b>	Annex V.Part 1.24, 27					
260	Central banks	Annex V.Part 1.35(a)					
270	General government	Annex V.Part 1.35(b)					
280	Credit institutions	Annex V.Part 1.35(c)					
290	Other financial corporations	Annex V.Part 1.35(d)					
300	Non-financial corporations	Annex V.Part 1.35(e)					
310	Households	Annex V.Part 1.35(f)					
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	Annex V. Part I. 13 (b)(c)					
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	140	on non-performing exposures	
						150	Unlikely to pay that are not past-due or past-due <= 90 days
					160	170	
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
340	<b>Loan commitments given</b>	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57					
350	Central banks	Annex V.Part 1.35(a)					
360	General government	Annex V.Part 1.35(b)					
370	Credit institutions	Annex V.Part 1.35(c)					
380	Other financial corporations	Annex V.Part 1.35(d)					
390	Non-financial corporations	Annex V.Part 1.35(e)					
400	Households	Annex V.Part 1.35(f)					
410	<b>Financial guarantees given</b>	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58					
420	Central banks	Annex V.Part 1.35(a)					
430	General government	Annex V.Part 1.35(b)					
440	Credit institutions	Annex V.Part 1.35(c)					



		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	140	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days
Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161			
450	Other financial corporations	Annex V.Part 1.35(d)					
460	Non-financial corporations	Annex V.Part 1.35(e)					
470	Households	Annex V.Part 1.35(f)					
480	<b>Other Commitments given</b>	CRR Annex I; Annex V.Part 2.56, 59					
490	Central banks	Annex V.Part 1.35(a)					
500	General government	Annex V.Part 1.35(b)					
510	Credit institutions	Annex V.Part 1.35(c)					
520	Other financial corporations	Annex V.Part 1.35(d)					
530	Non-financial corporations	Annex V.Part 1.35(e)					
540	Households	Annex V.Part 1.35(f)					
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	Annex V.Part 2.55					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			Past due > 180 days <= 1 year	Past due > 1 year		
			180	190	200	210
			<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>				
020	Central banks	<i>Annex V.Part 1.35(a)</i>				
030	General government	<i>Annex V.Part 1.35(b)</i>				
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>				
080	Central banks	<i>Annex V.Part 1.35(a)</i>				
090	General government	<i>Annex V.Part 1.35(b)</i>				
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			Past due > 180 days <= 1 year	Past due > 1 year		
			180	190	200	210
			<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>				
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')</i>				
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>				
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part 1. 13 (d)(e)</i>				
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>				
200	Central banks	<i>Annex V. Part 1.35(a)</i>				
210	General government	<i>Annex V. Part 1.35(b)</i>				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			Past due > 180 days <= 1 year	Past due > 1 year		
			180	190	200	210
			<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>				
260	Central banks	<i>Annex V.Part 1.35(a)</i>				
270	General government	<i>Annex V.Part 1.35(b)</i>				
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
310	Households	<i>Annex V.Part 1.35(f)</i>				
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	<i>Annex V. Part I. 13 (b)(c)</i>				
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			Past due > 180 days <= 1 year	Past due > 1 year		
			180	190	200	210
			<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>				
350	Central banks	<i>Annex V.Part 1.35(a)</i>				
360	General government	<i>Annex V.Part 1.35(b)</i>				
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
400	Households	<i>Annex V.Part 1.35(f)</i>				
410	<b>Financial guarantees given</b>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>				
420	Central banks	<i>Annex V.Part 1.35(a)</i>				
430	General government	<i>Annex V.Part 1.35(b)</i>				
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			Past due > 180 days <= 1 year	Past due > 1 year		
			180	190	200	210
			<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
470	Households	<i>Annex V.Part 1.35(f)</i>				
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>				
490	Central banks	<i>Annex V.Part 1.35(a)</i>				
500	General government	<i>Annex V.Part 1.35(b)</i>				
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>				
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>				
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>				
540	Households	<i>Annex V.Part 1.35(f)</i>				
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>				

19. Information on forborne exposures

		References	Gross carrying 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		
			010	020	030	040	050
			Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>					
020	Central banks	<i>Annex V. Part 1.35(a)</i>					
030	General government	<i>Annex V. Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>					
080	Central banks	<i>Annex V. Part 1.35(a)</i>					
090	General government	<i>Annex V. Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					

		References	Gross carrying 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
			010	020	030	040	050
				Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	
120	Non-financial corporations	Annex V.Part 1.35(e)					
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC					
140	Of which: Commercial real estate						
150	Households	Annex V.Part 1.35(f)					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part 1.13 (d)(e)					
190	<b>Debt securities</b>	Annex V.Part 1.24, 26					
200	Central banks	Annex V.Part 1.35(a)					
210	General government	Annex V.Part 1.35(b)					
220	Credit institutions	Annex V.Part 1.35(c)					
230	Other financial corporations	Annex V.Part 1.35(d)					



		References	Gross carrying 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
			010	020	030	040	050
				Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	
240	Non-financial corporations	Annex V. Part 1.35(e)					
250	<b>Loans and advances</b>	Annex V. Part 1.24, 27					
260	Central banks	Annex V. Part 1.35(a)					
270	General government	Annex V. Part 1.35(b)					
280	Credit institutions	Annex V. Part 1.35(c)					
290	Other financial corporations	Annex V. Part 1.35(d)					
300	Non-financial corporations	Annex V. Part 1.35(e)					
310	Households	Annex V. Part 1.35(f)					
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	Annex V. Part I. 13 (b)(c)					
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e)					
340	<b>Loan commitments given</b>	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57					

		References	Gross carrying 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 non-performing exposures
			060	070	080	090	100	110
			Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 179-180,182	Annex V. Part 2. 164 (b), 179-182	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70	Annex V. Part 2. 172(a), 157
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>						
020	Central banks	<i>Annex V.Part 1.35(a)</i>						
030	General government	<i>Annex V.Part 1.35(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>						
080	Central banks	<i>Annex V.Part 1.35(a)</i>						
090	General government	<i>Annex V.Part 1.35(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						

		References	Gross carrying 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 non-performing exposures
			060	070	080	090	100	110
			Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 179-180,182	Annex V. Part 2. 164 (b), 179-182	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70	Annex V. Part 2. 172(a), 157
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>						
140	Of which: Commercial real estate							
150	Households	<i>Annex V.Part 1.35(f)</i>						
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part 1.13 (d)(e)</i>						
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>						
200	Central banks	<i>Annex V.Part 1.35(a)</i>						
210	General government	<i>Annex V.Part 1.35(b)</i>						
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						

		References	Gross carrying 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 non-performing exposures
			060	070	080	090	100	110
			Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 179-180,182	Annex V. Part 2. 164 (b), 179-182	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70	Annex V. Part 2. 172(a), 157
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>						
260	Central banks	<i>Annex V.Part 1.35(a)</i>						
270	General government	<i>Annex V.Part 1.35(b)</i>						
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
310	Households	<i>Annex V.Part 1.35(f)</i>						
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>						
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>						
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>						

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
			120	130	140	on non-performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						150
		Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	
010	<b>Debt securities</b>	Annex V.Part 1.24, 26				
020	Central banks	Annex V.Part 1.35(a)				
030	General government	Annex V.Part 1.35(b)				
040	Credit institutions	Annex V.Part 1.35(c)				
050	Other financial corporations	Annex V.Part 1.35(d)				
060	Non-financial corporations	Annex V.Part 1.35(e)				
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27				
080	Central banks	Annex V.Part 1.35(a)				
090	General government	Annex V.Part 1.35(b)				
100	Credit institutions	Annex V.Part 1.35(c)				
110	Other financial corporations	Annex V.Part 1.35(d)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
			120	130	140	on non-performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						150
		Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183	
120	Non-financial corporations	Annex V.Part 1.35(e)				
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC				
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)				
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part 1.13 (d)(e)				
190	<b>Debt securities</b>	Annex V.Part 1.24, 26				
200	Central banks	Annex V.Part 1.35(a)				
210	General government	Annex V.Part 1.35(b)				
220	Credit institutions	Annex V.Part 1.35(c)				
230	Other financial corporations	Annex V.Part 1.35(d)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			120	130	140	on non-performing exposures with forbearance measures	
						on performing exposures with forbearance measures	Instruments with modifications in their terms and conditions
							150
		Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183		
240	Non-financial corporations	Annex V.Part 1.35(e)					
250	<b>Loans and advances</b>	Annex V.Part 1.24, 27					
260	Central banks	Annex V.Part 1.35(a)					
270	General government	Annex V.Part 1.35(b)					
280	Credit institutions	Annex V.Part 1.35(c)					
290	Other financial corporations	Annex V.Part 1.35(d)					
300	Non-financial corporations	Annex V.Part 1.35(e)					
310	Households	Annex V.Part 1.35(f)					
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	Annex V. Part I. 13 (b)(c)					
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e)					
340	<b>Loan commitments given</b>	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			



		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>			
140	Of which: Commercial real estate				
150	Households	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans				
170	Of which: Credit for consumption				
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part 1.13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>			
210	General government	<i>Annex V. Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>			
260	Central banks	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
310	Households	<i>Annex V. Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>			

## ANNEX V

## REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP	
Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
5	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
10	<b>Derivatives — Trading</b>
	<b>Derivatives — Hedge accounting</b>
11.2	Derivatives — Hedge accounting under National GAAP: Breakdown by type of risk
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

COLOUR CODE IN TEMPLATES:



Data point to be submitted

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

## 1.1 Assets

		References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')	Carrying amount
			010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	BAD Article 4. Assets (1)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) 680/2014 (hereinafter 'Annex V')	

		<i>References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')</i>	<b>Carrying amount</b>
			010
030	Cash balances at central banks	BAD Article 13(2); Annex V.Part 2.2	
091	<b>Trading financial assets</b>	Annex V.Part 1.15	
092	Derivatives	Annex II of Regulation (EU) No 575/2013 (hereinafter the 'CRR'); Annex V.Part 1.15	
093	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
094	Debt securities	Annex V.Part 1.24, 26	
095	Loans and advances	Annex V.Part 1.24, 27	
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	Article 42a(1), (4) of Directive 78/660/EEC (hereinafter the '4th Directive')	
172	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
173	Debt securities	Annex V.Part 1.24, 26	
174	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	4th Directive Article 42a(1); Article 42c (2)	
176	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
177	Debt securities	Annex V.Part 1.24, 26	
178	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
231	<b>Non-trading debt instruments measured at a cost-based method</b>	BAD Articles 37.1, 42a(4)(b); Annex V.Part 1.16	
232	Debt securities	Annex V.Part 1.24, 26	
233	Loans and advances	Annex V.Part 1.24, 27	
234	<b>Other non-trading non-derivative financial assets</b>	BAD Articles 35-37; Annex V.Part 1.17	
235	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	

		<i>References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')</i>	<b>Carrying amount</b>
			010
236	Debt securities	Annex V.Part 1.24, 26	
237	Loans and advances	Annex V.Part 1.24, 27	
240	<b>Derivatives — Hedge accounting</b>	4th Directive Article 42a(1), (5a); Article 42c(1)(a); IAS 39.9; Annex V. Part 1.19	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	BAD Article 4.Assets(7)-(8); 4th Directive Article 17; Annex V.Part 2.4	
270	<b>Tangible assets</b>	BAD Article 4.Assets(10)	
280	Property, Plant and Equipment		
290	Investment property		
300	<b>Intangible assets</b>	BAD Article 4.Assets(9); Article 4(1)(115) of the CRR	
310	Goodwill	BAD Article 4.Assets(9); Article 4(1)(113) of the CRR	
320	Other intangible assets	BAD Article 4.Assets(9)	
330	<b>Tax assets</b>		
340	Current tax assets		
350	Deferred tax assets	4th Directive Article 43(1)(11); Article 4(1)(106) of the CRR	
360	<b>Other assets</b>	Annex V.Part 2.5	
380	<b>TOTAL ASSETS</b>	BAD Article 4 Assets	

## 1.2 Liabilities

		<i>References National GAAP based on BAD</i>	<b>Carrying amount</b>
			010
061	<b>Trading financial liabilities</b>	4th Directive Article 42a(3)	
062	Derivatives	CRR Annex II; Annex V.Part 1.15	
063	Short positions		
064	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30	

		<i>References National GAAP based on BAD</i>	<b>Carrying amount</b>
			010
065	Debt securities issued	<i>Annex V.Part 1.31</i>	
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	<i>4th Directive Article 42a(3)</i>	
142	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30</i>	
143	Debt securities issued	<i>Annex V.Part 1.31</i>	
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
150	<b>Derivatives — Hedge accounting</b>	<i>4th Directive Article 42a(1), (5a), Article 42c(1)(a); Annex V.Part 1.23</i>	
170	<b>Provisions</b>	<i>BAD Article 4.Liabilities(6)</i>	
171	Funds for general banking risks [if presented within liabilities]	<i>BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 2.12</i>	
180	Pensions and other post employment defined ben- efit obligations	<i>Annex V.Part 2.7</i>	
190	Other long term employee benefits	<i>Annex V.Part 2.8</i>	
200	Restructuring		
210	Pending legal issues and tax litigation		
220	Commitments and guarantees given	<i>BAD Articles 24-25, 33(1)</i>	
230	Other provisions		
240	<b>Tax liabilities</b>		
250	Current tax liabilities		
260	Deferred tax liabilities	<i>4th Directive Article 43(1)(11); CRR Article 4(108)</i>	
280	<b>Other liabilities</b>	<i>Annex V.Part 2.10</i>	
300	<b>TOTAL LIABILITIES</b>		

## 1.3 Equity

		<i>References National GAAP based on BAD</i>	<b>Carrying amount</b>
			010
010	<b>Capital</b>	BAD Article 4.Liabilities(9), BAD Article 22	
020	Paid-up capital	BAD Article 4.Liabilities(9)	
030	Unpaid capital which has been called up	BAD Article 4.Liabilities(9)	
040	<b>Share premium</b>	BAD Article 4.Liabilities(10); Article 4(1)(124) of the CRR	
050	<b>Equity instruments issued other than capital</b>	Annex V.Part 2.15-16	
060	Equity component of compound financial instruments	4th Directive Article 42a(5a); Annex V.Part 2.15	
070	Other equity instruments issued	Annex V.Part 2.16	
080	<b>Other equity</b>	Annex V.Part 2.17	
190	<b>Retained earnings</b>	BAD Article 4.Liabilities(13); Article 4(1)(123) of the CRR	
200	<b>Revaluation reserves</b>	BAD Article 4.Liabilities(12)	
201	Tangible assets	4th Directive Article 33(1)(c)	
202	Equity instruments	4th Directive Article 33(1)(c)	
203	Debt securities	4th Directive Article 33(1)(c)	
204	Other	4th Directive Article 33(1)(c)	
205	<b>Fair value reserves</b>	4th Directive Article 42a(1)	
206	Hedge of net investments in foreign operations	4th Directive Articles 42a(1), 42c(1)(b)	
207	Hedging derivatives — cash flow hedges	4th Directive Articles 42a(1), 42c(1)(a); CRR Article 30(a)	
208	Hedging derivatives — other hedges	4th Directive Articles 42a(1), 42c(1)(a)	
209	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive Articles 42a(1), 42c(2)	
210	<b>Other reserves</b>	BAD Article 4 Liabilities(11)-(13)	
215	Funds for general banking risks [if presented within equity]	BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 1.38	

		<i>References National GAAP based on BAD</i>	<b>Carrying amount</b>
			010
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>4th Directive Article 59.4; Annex V. Part 2.19</i>	
230	Other	<i>Annex V.Part 2.19</i>	
235	<b>First consolidation differences</b>	<i>Article 19(1)(c ) of Directive 83/349/EEC (hereinafter the '7th Directive')</i>	
240	<b>(-) Treasury shares</b>	<i>4th Directive Article 9 C (III)(7), D(III)(2); Annex V.Part 2.20</i>	
250	<b>Profit or loss attributable to owners of the parent</b>	<i>BAD Article 4.Liabilities(14)</i>	
260	<b>(-) Interim dividends</b>	<i>CRR Article 26(2b)</i>	
270	<b>Minority interests [Non-controlling interests]</b>	<i>Article 21 of the 7th Directive</i>	
280	Accumulated Other Comprehensive Income	<i>Article 4(1)(100) of the CRR</i>	
290	Other items		
300	<b>TOTAL EQUITY</b>		
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>BAD Article 4.Liabilities</i>	

## 2. Statement of profit or loss

		<i>References National GAAP based on BAD</i>	<b>Current period</b>
			010
010	<b>Interest income</b>	<i>BAD Article 27.Vertical layout(1); Annex V.Part 2.21</i>	
090	<b>(Interest expenses)</b>	<i>BAD Article 27.Vertical layout(2); Annex V.Part 2.21</i>	
160	<b>Dividend income</b>	<i>BAD Article 27.Vertical layout(3); Annex V.Part 2.28</i>	
200	<b>Fee and commission income</b>	<i>BAD Article 27.Vertical layout(4)</i>	
210	<b>(Fee and commission expenses)</b>	<i>BAD Article 27.Vertical layout(5)</i>	
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 Article 27.Vertical layout(6)</i>	



		<i>References National GAAP based on BAD</i>	<b>Current period</b>
			010
285	<b>Gains or (-) losses on trading financial assets and liabilities, net</b>	<i>BAD Article 27.Vertical layout(6)</i>	
295	<b>Gains or (-) losses on non-trading financial assets and liabilities, net</b>	<i>BAD Article 27.Vertical layout(6)</i>	
300	<b>Gains or (-) losses from hedge accounting, net</b>	<i>4th Directive Article 42a(1) and (5a), Article 42c(1)(a)</i>	
310	<b>Exchange differences [gain or (-) loss], net</b>	<i>BAD Article 39</i>	
320	<b>Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net</b>	<i>BAD Article 27.Vertical layout(13)- (14)</i>	
330	<b>Gains or (-) losses on derecognition of non financial assets, net</b>		
340	<b>Other operating income</b>	<i>BAD Article 27.Vertical layout(7); An- nex V.Part 2.141-143</i>	
350	<b>(Other operating expenses)</b>	<i>BAD Article 27.Vertical layout(10); Annex V.Part 2.141-143</i>	
355	<b>TOTAL OPERATING INCOME, NET</b>		
360	<b>(Administrative expenses)</b>	<i>BAD Article 27.Vertical layout(8)</i>	
370	(Staff expenses)	<i>BAD Article 27.Vertical layout(8)(a)</i>	
380	(Other administrative expenses)	<i>BAD Article 27.Vertical layout(8)(b)</i>	
390	<b>(Depreciation)</b>		
400	(Property, Plant and Equipment)	<i>BAD Article 27.Vertical layout(9)</i>	
410	(Investment Properties)	<i>BAD Article 27.Vertical layout(9)</i>	
415	(Goodwill)	<i>BAD Article 27.Vertical layout(9)</i>	
420	(Other intangible assets)	<i>BAD Article 27.Vertical layout(9)</i>	
430	<b>(Provisions or (-) reversal of provisions)</b>		
440	(Commitments and guarantees given)	<i>BAD Article 27.Vertical layout(11)- (12)</i>	
450	(Other provisions)		
455	<b>(Increases or (-) decreases of the fund for general banking risks, net)</b>	<i>BAD Article 38.2</i>	

		<i>References National GAAP based on BAD</i>	<b>Current period</b>
			010
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>BAD Article 35-37</i>	
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>BAD Article 27.Vertical layout(13)-(14)</i>	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>		
530	(Property, plant and equipment)	<i>BAD Article 27.Vertical layout(9)</i>	
540	(Investment properties)	<i>BAD Article 27.Vertical layout(9)</i>	
550	(Goodwill)	<i>BAD Article 27.Vertical layout(9)</i>	
560	(Other intangible assets)	<i>BAD Article 27.Vertical layout(9)</i>	
570	(Other)		
580	<b>Negative goodwill recognised in profit or loss</b>	<i>7th Directive Article 31</i>	
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</b>	<i>BAD Article 27.Vertical layout(13)-(14)</i>	
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		
620	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>BAD Article 27.Vertical layout(15)</i>	
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>BAD Article 27.Vertical layout(16)</i>	
632	<b>Extraordinary profit or (-) loss after tax</b>	<i>BAD Article 27.Vertical layout(21)</i>	
633	Extraordinary profit or loss before tax	<i>BAD Article 27.Vertical layout(19)</i>	
634	(Tax expense or (-) income related to extraordinary profit or loss)	<i>BAD Article 27.Vertical layout(20)</i>	
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>BAD Article 27.Vertical layout(23)</i>	
680	Attributable to minority interest [non-controlling interests]		
690	Attributable to owners of the parent		

5. Breakdown of loans and advances by product

			References National GAAP based on BAD	Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V.Part 1.35(a)	Annex V.Part 1.35(b)	Annex V.Part 1.35(c)	Annex V.Part 1.35(d)	Annex V.Part 1.35(e)	Annex V.Part 1.35(f)
				010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	Annex V.Part 2.41(a)						
	020	Credit card debt	Annex V.Part 2.41(b)						
	030	Trade receivables	Annex V.Part 2.41(c)						
	040	Finance leases	Annex V.Part 2.41(d)						
	050	Reverse repurchase loans	Annex V.Part 2.41(e)						
	060	Other term loans	Annex V.Part 2.41(f)						
	070	Advances that are not loans	Annex V.Part 2.41(g)						
	080	LOANS AND ADVANCES	Annex V.Part 1.24, 27						
By collateral	090	of which: mortgage loans [Loans collateralised by immovable property]	Annex V.Part 2.41(h)						
	100	of which: other collateralised loans	Annex V.Part 2.41(i)						
By purpose	110	of which: credit for consumption	Annex V.Part 2.41(j)						
	120	of which: lending for house purchases	Annex V.Part 2.41(k)						
By subordination	130	of which: project finance loans	Annex V.Part 2.41(l)						

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost-based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)	CRR Articles 30(b), 424(1)(d)(i)	Article 7(2) of Regulation (EC) No 25/2009
				034	035	037	040	050
010	<b>Derivatives</b>	CRR Annex II	IAS 39.9 Application Guidance (hereinafter 'AG') 15(a)					
020	<b>Short positions</b>		IAS 39 AG 15(b)					
030	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	IAS 32.11					
040	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26					
050	<b>Deposits</b>	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30					
060	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)					
070	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost-based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
100	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
110	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)					
120	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
150	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
160	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)					
170	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost-based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
200	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
210	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)					
220	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
250	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
260	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)					
270	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost-based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
300	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)					
320	Current accounts/overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
350	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost-based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)	CRR Articles 30(b), 424(1)(d)(i)	Article 7(2) of Regulation (EC) No 25/2009
				034	035	037	040	050
360	<b>Debt securities issued</b>	Annex V.Part 1.31; Annex V.Part 2.52	Annex V.Part 1.31; Annex V.Part 2.52					
370	Certificates of deposits	Annex V.Part 2.52(a)	Annex V.Part 2.52(a)					
380	Asset-backed securities	Article 4(1)(61) of the CRR	Article 4(1)(61) of the CRR					
390	Covered bonds	Article 129(1) of the CRR	Article 129(1) of the CRR					
400	Hybrid contracts	Annex V.Part 2.52(d)	IAS 39.10-11, AG27, AG29; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 9; Annex V.Part 2.52(d)					
410	Other debt securities issued	Annex V.Part 2.52(e)	Annex V.Part 2.52(e)					
420	Convertible compound financial instruments		IAS 32.AG 31					
430	Non-convertible							
440	<b>Other financial liabilities</b>	Annex V.Part 1.32-34	Annex V.Part 1.32-34					
450	<b>FINANCIAL LIABILITIES</b>							



## 8.2 Subordinated financial liabilities

		References National GAAP		Carrying amount	
				At amortised cost	At a cost-based method
				4th Directive Article 42a(3), (5a); IAS 39.47	4th Directive Article 42a(3)
				020	030
010	<b>Deposits</b>	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	<b>Debt securities issued</b>	Annex V.Part 1.31	Annex V.Part 1.31		
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	Annex V.Part 2.53-54	Annex V.Part 2.53-54		

## 10. Derivatives — Trading

By type of risk/By product or by type of market	References National GAAP based on BAD		Mark-to-market [Mark-to-Model] value		Notional amount		
			Positive value. Trading	Negative value. Trading	Total Trading	of which: sold	
			CRR Article 105	CRR Article 105	Annex V.Part 2.70-71	Annex V.Part 2.72	
			022	025	030	040	
010	<b>Interest rate</b>	Annex V.Part 2.67(a)	Annex V.Part 2.67(a)				
020	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
030	OTC options						
040	OTC other						
050	Organised market options						

By type of risk/By product or by type of market		References National GAAP based on BAD		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				CRR Article 105	CRR Article 105	Annex V.Part 2.70-71	Annex V.Part 2.72
				022	025	030	040
060	Organised market other						
070	<b>Equity</b>	Annex V.Part 2.67(b)	Annex V.Part 2.67(b)				
080	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
090	OTC options						
100	OTC other						
110	Organised market options						
120	Organised market other						
130	<b>Foreign exchange and gold</b>	Annex V.Part 2.67(c)	Annex V.Part 2.67(c)				
140	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
150	OTC options						
160	OTC other						
170	Organised market options						
180	Organised market other						
190	<b>Credit</b>	Annex V.Part 2.67(d)	Annex V.Part 2.67(d)				
200	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				

By type of risk/By product or by type of market		References National GAAP based on BAD		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				CRR Article 105	CRR Article 105	Annex V.Part 2.70-71	Annex V.Part 2.72
				022	025	030	040
210	Credit default swap						
220	Credit spread option						
230	Total return swap						
240	Other						
250	<b>Commodity</b>	Annex V.Part 2.67(e)	Annex V.Part 2.67(e)				
260	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
270	<b>Other</b>	Annex V.Part 2.67(f)	Annex V.Part 2.67(f)				
280	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
290	<b>DERIVATIVES</b>	CRR Annex II; Annex V.Part 1.15	IAS 39.9				
300	of which: OTC — credit institutions	Annex V.Part 1.35(c), 2.75(a)	Annex V.Part 1.35(c), 2.75(a)				
310	of which: OTC — other financial corporations	Annex V.Part 1.35(d), 2.75(b)	Annex V.Part 1.35(d), 2.75(b)				
320	of which: OTC — rest	Annex V.Part 2.75(c)	Annex V.Part 2.75(c)				

11. Derivatives — Hedge accounting

11.2 Derivatives — Hedge accounting under National GAAP: Breakdown by type of risk

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

By product or by type of market		References National GAAP based on BAD	Notional amount	
			Total Hedging	of which: sold
			<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020
160	<b>Credit</b>	<i>Annex V.Part 2.67(d)</i>		
170	Credit default swap			
180	Credit spread option			
190	Total return swap			
200	Other			
210	<b>Commodity</b>	<i>Annex V.Part 2.67(e)</i>		
220	<b>Other</b>	<i>Annex V.Part 2.67(f)</i>		
230	<b>DERIVATIVES-HEDGE ACCOUNTING</b>			
240	of which: OTC — credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>		
250	of which: OTC — other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>		
260	of which: OTC — rest	<i>Annex V.Part 2.75(c)</i>		

18. Information on performing and non-performing exposures

		References National GAAP based on BAD		Gross carrying amount		
				010	020	Performing
						Not past due or Past due <= 30 days
						030
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	
010	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		
				Not past due or Past due <= 30 days		
				010	020	030
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V. Part 1.24, 26	Annex V. Part 1.24, 26			
200	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
210	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
220	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
230	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V. Part 1.24, 27	Annex V. Part 1.24, 27			
260	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
270	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
280	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
290	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
300	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		
				Not past due or Past due <= 30 days		
				010	020	030
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c ), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	<b>Financial guarantees given</b>	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			



		References National GAAP based on BAD		Gross carrying amount		
				Performing		
				Not past due or Past due <= 30 days		
				010	020	030
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	<b>Other Commitments given</b>	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	Annex V.Part 2.55	Annex V.Part 2.55			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
010	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V. Part 1.24, 26	Annex V. Part 1.24, 26			
200	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
210	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
220	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
230	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V. Part 1.24, 27	Annex V. Part 1.24, 27			
260	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
270	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
280	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
290	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
300	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c ), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	<b>Financial guarantees given</b>	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	<b>Other Commitments given</b>	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	Annex V.Part 2.55	Annex V.Part 2.55			

		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount</b>		
				<b>Non-performing</b>		
				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
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			

		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount</b>		
				<b>Non-performing</b>		
				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
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
210	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</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
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c ), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57</i>			
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
360	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
400	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			



		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount</b>		
				<b>Non-performing</b>		
				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
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			

		<i>References National GAAP based on BAD</i>		<b>Gross carrying amount</b>		
				<b>Non-performing</b>		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57</i>			
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
360	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
400	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			

		<i>References National GAAP based on BAD</i>		<b>Gross carrying amount</b>		
				<b>Non-performing</b>		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
010	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V. Part 1.24, 26	Annex V. Part 1.24, 26			
200	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
210	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
220	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
230	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V. Part 1.24, 27	Annex V. Part 1.24, 27			
260	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
270	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
280	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
290	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
300	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	<b>Financial guarantees given</b>	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			



		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		<i>References National GAAP based on BAD</i>		<b>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</b>		
				<b>on non-performing exposures</b>		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on non-performing exposures		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		<b>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</b>		
				<b>on non-performing exposures</b>		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57</i>			
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
360	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
400	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
410	<b>Financial guarantees given</b>	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			

		<i>References National GAAP based on BAD</i>		<b>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</b>		
				<b>on non-performing exposures</b>		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
010	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V. Part 1.24, 26	Annex V. Part 1.24, 26			
200	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
210	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
220	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
230	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V. Part 1.24, 27	Annex V. Part 1.24, 27			
260	Central banks	Annex V. Part 1.35(a)	Annex V. Part 1.35(a)			
270	General government	Annex V. Part 1.35(b)	Annex V. Part 1.35(b)			
280	Credit institutions	Annex V. Part 1.35(c)	Annex V. Part 1.35(c)			
290	Other financial corporations	Annex V. Part 1.35(d)	Annex V. Part 1.35(d)			
300	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	<b>Financial guarantees given</b>	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			



		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	<b>Other Commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	<b>OFF-BALANCE SHEET EXPOSURES</b>	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

19. Information on forbore exposures

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions		
				010	020	030
			Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	
010	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions		
				010	020	030
				Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions		
				010	020	030
			Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	060
				<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	060
				<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	060
				<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>			

		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount of exposures with forbearance measures</b>		
				<b>Non-performing exposures with forbearance measures</b>		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			



		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount of exposures with forbearance measures</b>		
				<b>Non-performing exposures with forbearance measures</b>		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			

		<b>References National GAAP based on BAD</b>		<b>Gross carrying amount of exposures with forbearance measures</b>		
				<b>Non-performing exposures with forbearance measures</b>		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non-performing exposures		
				100	110		120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non-performing exposures		
				100	110		120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>				
140	Of which: Commercial real estate						
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>				
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>				
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non-performing exposures		
				100	110		120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>				
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>				
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>				
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>				

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
			<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 145-183</i>	<i>Annex V. Part 2. 164 (a), 179-180,182,183</i>	
010	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
				Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	<b>Debt securities</b>	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
				Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	<b>Loans and advances</b>	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	<b>DEBT INSTRUMENTS other than HFT</b>	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57			



		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	<b>Debt securities</b>	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	<b>Loans and advances</b>	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	<b>Debt securities</b>	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	<b>Loans and advances</b>	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	<b>DEBT INSTRUMENTS other than HFT</b>	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	<b>Loan commitments given</b>	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) ( c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>			