



**REGULATION (EU) 2017/[XX\*] OF THE EUROPEAN CENTRAL BANK**  
**of 25 August 2017**  
**amending Regulation (EU) 2015/534 on reporting of supervisory financial information**  
**(ECB/2017/25)**

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) and (3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

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

Having regard to the public consultation pursuant to Article 4(3) of Regulation (EU) No 1024/2013,

Whereas:

- (1) Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13)<sup>3</sup> lays down reporting requirements concerning the supervisory financial information to be submitted by supervised entities to national competent authorities (NCAs).
- (2) Regulation (EU) 2015/534 (ECB/2015/13) requires supervised entities to report supervisory financial information based on the templates developed by the European Banking Authority (EBA) and laid down by Commission Implementing Regulation (EU) No 680/2014<sup>4</sup>.
- (3) In July 2014 the International Accounting Standards Board (IASB) released International Financial Reporting Standard 9 'Financial Instruments' (hereinafter 'IFRS 9') which will replace the current

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\* This number will be allocated by the Publications Office of the European Union when the Regulation is published in the Official Journal.

1 OJ L 287, 29.10.2013, p. 63.

2 OJ L 141, 14.5.2014, p. 1.

3 Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (OJ L 86, 31.3.2015, p. 13).

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

reporting standard for financial instruments International Accounting Standard 39 'Financial Instruments: Recognition and Measurement'.

- (4) IFRS 9 was incorporated in Union law by Commission Regulation (EU) 2016/2067<sup>5</sup>.
- (5) In order to take into account the provisions of IFRS 9, Implementing Regulation (EU) No 680/2014 has been amended by Commission Implementing Regulation (EU) 2017/1443<sup>6</sup>. The amendments include, inter alia, changes to the templates and instructions regarding the reporting of supervisory financial information.
- (6) It is necessary to align Regulation (EU) 2015/534 (ECB/2015/13) with the amended accounting framework and Implementing Regulation (EU) 2017/1443. Furthermore, minor technical and terminological amendments need to be made to Regulation (EU) 2015/534 (ECB/2015/13).
- (7) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly in line with the procedure of Articles 26(7) and 26(8) of Regulation (EU) No 1024/2013,

HAS ADOPTED THIS REGULATION:

#### *Article 1*

#### **Amendments**

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

1. Article 1 is replaced by the following:

#### *'Article 1*

#### **Subject matter and general principles**

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:
  - (a) significant credit institutions applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013;
  - (b) significant credit institutions, other than those referred to in point (a), which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC;
  - (c) significant credit institutions on an individual basis and significant branches;

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<sup>5</sup> Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9 (OJ L 323, 29.11.2016, p. 1).

<sup>6</sup> Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 213, 17.8.2017, p. 1).

- (d) significant credit institutions regarding subsidiaries established in a non-participating Member State or a third country;
  - (e) less significant credit institutions applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013;
  - (f) less significant credit institutions, other than those referred to in point (e), which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC;
  - (g) less significant credit institutions on an individual basis and less significant branches.
2. As an exception to Articles 7 and 14, credit institutions 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 on an individual basis in accordance with this Regulation. Where credit institutions do not report supervisory financial information on an individual basis in accordance with this paragraph, NCAs shall submit to the ECB any template specified in Annex III or IV of Implementing Regulation (EU) No 680/2014 that they collect in relation to these credit institutions.
  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 also on a sub-consolidated basis with the requirements laid down in this Regulation on a consolidated basis.
  - 3a. Where parent institutions apply an individual consolidation method in accordance with Article 9(1) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on an individual basis applying only the individual consolidation method.
  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 entities in their consolidated accounts or annual accounts, nor change the accounting standards applied for supervisory reporting. As supervised 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 applied by the corresponding supervised entities on an individual or consolidated basis shall be submitted. For these purposes, specific reporting templates are provided for supervised 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. Significant and less significant branches 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.’;
2. Article 2 is amended as follows:
- (a) point 3 is deleted;
- (b) the following points (6) to (9) are inserted:
- ‘(6) “significant credit institution” means a credit institution which has the status of a significant supervised entity;
- (7) “less significant credit institution” means a credit institution which does not have the status of a significant supervised entity;
- (8) “significant branch” means a branch which has the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State;
- (9) “less significant branch” means a branch which does not have the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State.’;
3. Article 3 is replaced by the following:

*‘Article 3*

**Change of status of a supervised entity**

1. For the purposes of this Regulation, a supervised entity shall be classified as significant 12 months after a decision as referred to in Article 45(1) of Regulation (EU) No 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 on the first reporting reference date which occurs after it has been classified as significant.
2. For the purposes of this Regulation, a supervised entity shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) No 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.’;
4. the heading of Title II is replaced by the following:

**‘Title II**

**Reporting by significant credit institutions on a consolidated and on an individual basis and by significant branches on an individual basis’;**

5. Chapter I of Title II is replaced by the following:

**'Chapter I  
Reporting on a consolidated basis**

*Article 4*

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

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis 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.

*Article 5*

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

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

6. the heading of Chapter II of Title II is replaced by the following:

**'Chapter II  
Reporting on an individual basis';**

7. Article 6 is replaced by the following:

*Article 6*

**Format and frequency of reporting on an individual basis for credit institutions which are not part of a significant supervised group and for significant branches**

1. Significant credit institutions 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 significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to significant branches.

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, including information specified in template 40.1 of Annex III to that Regulation, and shall take place with the frequency specified in that Article.
  3. Significant credit institutions, 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 shall report supervisory financial information to the relevant NCA. This shall also apply to significant branches.
  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, including information specified in template 40.1 of Annex IV to that Regulation, 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 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.
  7. As an exception to paragraphs 2 and 4, significant credit institutions which are not part of a significant supervised group shall report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in template 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014 only if they prepare consolidated financial statements.
  8. As an exception to paragraphs 2 and 4, significant branches shall not be required to report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in templates 40.1 and 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014.;
8. the heading of Article 7 is replaced by the following:

*'Article 7*

**Format and frequency of reporting on an individual basis  
for credit institutions which are part of a significant supervised group';**

9. Article 7(1) is replaced by the following:
- '1. Significant credit institutions 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 these credit institutions 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.';
10. Article 7(3) is replaced by the following:
- '3. Significant credit institutions, 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.';
11. Article 8 is replaced by the following:

*'Article 8*

**Reporting reference dates and remittance dates  
for significant credit institutions and significant branches**

1. The information concerning significant credit institutions and significant branches specified in Articles 6 and 7 shall have the following reporting 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 reporting reference date.
3. As an exception to paragraphs 1 and 2, where significant credit institutions are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting 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 reporting reference date.
4. NCAs shall submit to the ECB the information concerning significant credit institutions and significant branches specified in Articles 6 and 7 by close of business on the following remittance dates:

- (a) for significant credit institutions which are not part of a significant supervised group and significant branches, the 10th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;
  - (b) for significant credit institutions which are part of a significant supervised group, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.
5. NCAs shall decide when significant credit institutions and significant branches have to report supervisory financial information in order for them to meet these deadlines.’;
12. Chapter III of Title II is replaced by the following:

### **‘Chapter III**

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

##### *Article 9*

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

1. Supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country shall be reported in the following manner:
- (a) Significant credit institutions applying IFRS on a consolidated basis in accordance with Regulation (EC) No 1606/2002, including those that apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall ensure that the supervisory financial information specified in paragraph 1 of Annex II is submitted on an individual basis to the relevant NCA in respect of subsidiaries established in a non-participating Member State or a third country. The supervisory financial reporting shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014.
  - (b) Significant credit institutions, other than those referred to in point a, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall ensure that the supervisory financial information specified in paragraph 2 of Annex II is submitted on an individual basis to the relevant NCA in respect of subsidiaries established in a non-participating Member State or a third country. The supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014.



- 1a. Where more than one credit institution within a supervised group applies prudential requirements on a consolidated basis, paragraph 1 shall apply only to the credit institution established in a participating Member State and at the highest level of consolidation.
2. As an exception to paragraph 1, financial information concerning subsidiaries which have a total asset value of EUR 3 billion or less shall not be reported. For this purpose, the total value of the assets shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.
3. The information shall be reported in accordance with paragraph 1 from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Reporting in accordance with paragraph 1 is not required from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

*Article 10*

**Reporting reference dates and remittance dates  
for reporting by significant credit institutions 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 reporting reference dates as supervisory financial information concerning the related significant credit institutions reporting on a consolidated basis. Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the reporting 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 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.
  3. NCAs shall decide when credit institutions have to report supervisory financial information in order for them to meet this deadline.’;
13. the heading of Title III is replaced by the following:

**‘Title III**

**Reporting by less significant credit institutions on a consolidated and on an individual basis  
and by less significant branches on an individual basis’;**

14. Chapter I of Title III is replaced by the following:

**Chapter I**  
**Reporting on a consolidated basis**

*Article 11*

**Format and frequency of reporting on a consolidated basis  
for less significant credit institutions**

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013 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 credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information to the relevant NCA on a consolidated basis. 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 credit institutions the assets of which have a total value, on a consolidated basis, 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 credit institutions, on a consolidated basis, shall be determined on the basis of the prudential consolidated reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential consolidated reporting, it shall be determined on the basis of the most recent audited consolidated annual accounts, and if those annual accounts are not available, on the basis of the consolidated annual accounts prepared in accordance with applicable national accounting laws.
7. Less significant credit institutions shall start reporting information in accordance with paragraphs 4 and 5 from the next reporting reference date for quarterly reporting where the

total value of the assets of a less significant credit institution exceeds, on a consolidated basis, EUR 3 billion, on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 6 where the total value of the assets of a less significant credit institution is below or equal to, on a consolidated basis, EUR 3 billion, on three consecutive reporting reference dates for quarterly reporting.

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*

#### **Reporting reference dates and remittance dates for less significant credit institutions**

1. The information reported by less significant credit institutions on a consolidated basis specified in Article 11 shall have the following reporting 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 reporting reference date.
3. As an exception to paragraphs 1 and 2, where less significant credit institutions are permitted by NCAs to report supervisory financial information on a consolidated basis based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting 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 reporting 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 credit institutions established in a participating Member State and reporting at the highest level of consolidation, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;

- (b) for less significant credit institutions reporting on a consolidated basis, other than those referred to in point (a), the 35<sup>th</sup> working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.
5. NCAs shall decide when credit institutions have to report supervisory financial information in order for them to meet these deadlines.’;
15. the heading of Chapter II of Title III is replaced by the following:

**‘Reporting on an individual basis’;**

16. Article 13 is replaced by the following:

*‘Article 13*

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

1. Less significant credit institutions 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 shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to less significant branches.
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 credit institutions, 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 shall report supervisory financial information to the relevant NCA. This shall also apply to less significant branches.
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 credit institutions the assets of which have a total value equal to or 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 less significant branch shall not report supervisory financial information if the total value of its assets is below or equal to EUR 3 billion.
8. For the purposes of paragraph 7, the total value of the assets of the less significant credit institution and less significant branch shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws. If the total value of the assets of a less significant branch cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of statistical data reported pursuant to Regulation (EU) No 1071/2013 of the European Central Bank(\*).
- (\*). Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).
9. Less significant credit institutions and less significant branches shall start reporting information in accordance with paragraphs 2, 3, 5 and 6 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution or a less significant branch exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions and less significant branches shall start reporting information in accordance with paragraph 7 where the total value of the assets of a less significant credit institution or a less significant branch is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.
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.';
17. Article 14 is replaced by the following:

*'Article 14*

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

1. Less significant credit institutions 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 credit institutions, 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 by less significant credit institutions the assets of which have a total value equal to or less than EUR 3 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the less significant credit institution shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.
8. Less significant credit institutions shall start reporting information in accordance with paragraphs 2, 3, 5 and 6 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 7 where the total value of the assets of a less significant credit institution is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

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.';
18. Article 15 is replaced by the following:

*Article 15*

**Reporting reference dates and remittance dates for less significant credit institutions and less significant branches**

1. The information concerning less significant credit institutions and less significant branches specified in Articles 13 and 14 shall have the following reporting 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 reporting reference date.
3. As an exception to paragraphs 1 and 2, where less significant credit institutions 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 reporting reference dates to the accounting year-end. The adjusted reporting 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 reporting reference date.
4. NCAs shall submit to the ECB the supervisory financial information concerning less significant credit institutions and less significant branches specified in Articles 13 and 14 by close of business on the following remittance dates:
  - (a) for less significant credit institutions which are not part of a supervised group and for less significant branches, the 25th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014;
  - (b) for less significant credit institutions which are part of a less significant supervised group, the 35th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014.
5. NCAs shall decide when less significant credit institutions and less significant branches have to report supervisory financial information in order for them to meet these deadlines.';
19. Article 17 is replaced by the following:

*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 relevant eXtensible Business Reporting Language taxonomy in order to provide a uniform technical format for the exchange of data. For these purposes, NCAs shall follow the specifications set out in Article 6 of Decision ECB/2014/29.';

20. Article 18 is deleted;
21. Article 19 is replaced by the following:

*Article 19***Transitional provisions**

1. If a less significant supervised entity becomes significant before 1 January 2018 it shall be classified as a significant supervised entity for the purpose of this Regulation 18 months after a decision as referred to in Article 45(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it.
2. If the total value of the assets of a less significant supervised entity on an individual or consolidated basis exceeds EUR 3 billion before 1 January 2018 it shall start to report in accordance with the relevant provisions of this Regulation on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.
3. If the total value of the assets of a subsidiary established in a non-participating Member State or a third country exceeds EUR 3 billion before 1 January 2018 the information shall be reported in accordance with Article 9(1) on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.';
22. Annexes I and II are amended in accordance with Annex I to this Regulation;
23. Annex IV is replaced by Annex II to this Regulation;
24. Annex V is replaced by Annex III to this Regulation.

*Article 2***Final provisions**

1. This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.
2. This Regulation shall apply to supervised entities applying IFRS under Regulation (EC) No 1606/2002, including those that apply IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, for the first time as at the first reporting reference date falling within their next financial year after 31 December 2017.



3. This Regulation shall apply to significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.
4. This Regulation shall apply to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.
5. Notwithstanding the above, the ECB may decide, at the request of an NCA, to apply this Regulation to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC and established in the Member State of that NCA from 1 January 2019 if such national accounting framework is not compatible with IFRS.

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

Done at Frankfurt am Main, 25 August 2017.

*For the Governing Council of the ECB*

[signed]

*The President of the ECB*

Mario DRAGHI

Annexes I and II to Regulation (EU) 2015/534 (ECB/2015/13) are amended as follows:

1. Annex I is amended as follows:
  - (a) in paragraphs 1 and 2 the words ‘supervised groups and’ are deleted;
  - (b) the following paragraph 2a is inserted:
    - ‘2a. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:
      - (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;
      - (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) No 680/2014;
      - (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014; and
      - (d) the information specified in template 16.3 or the information specified in template 16.4 from Annex IV to Implementing Regulation (EU) No 680/2014.’;
  - (c) paragraph 4 is replaced by the following:
    - ‘4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for credit institutions reporting on a consolidated basis. Template 40.1 in Tables 1 and 2 is provided for credit institutions reporting on a consolidated basis and credit institutions that are not part of a group reporting on an individual basis.’;
  - (d) Tables 1 and 2 are replaced by the following:

**‘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>

Template number	Name of the template or of the group of templates
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	<b>Breakdown of non-trading loans and advances by product</b>
6.1	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	<b>Movements in allowances and provisions for credit losses</b>
12.1	Movements in allowances and provisions for credit losses
	<b>Collateral and guarantees received</b>
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated

Template number	Name of the template or of the group of templates
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
	<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
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"

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

Template number	Name of the template or of the group of templates
1.3	Balance Sheet Statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	<b>Breakdown of non-trading loans and advances by product</b>
6.1	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial

Template number	Name of the template or of the group of templates
	guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
	<b>Movements in allowances and provisions for credit losses</b>
12.0	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	<b>Collateral and guarantees received</b>
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2	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
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
	<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	<b>Performing and non-performing exposures</b>

Template number	Name of the template or of the group of templates
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"

;

2. Annex II is amended as follows:

(a) Tables 3 and 4 are replaced by the following:

**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
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss

4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	Breakdown of non-trading loans and advances by product
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives – Trading and economic hedges</b>
	<b>Hedge accounting</b>
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	<b>Movements in allowances and provisions for credit losses</b>
12.1	Movements in allowances and provisions for credit losses
14	<b>Fair value hierarchy: financial instruments at fair value</b>
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

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>



Template number	Name of the template or of the group of templates
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	Breakdown of non-trading loans and advances by product
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives – Trading and economic hedges</b> <b>Hedge accounting</b>

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

’;

(b) the following paragraph 3 is added:

- ‘3. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:
- (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;
  - (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) No 680/2014;
  - (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014’;


Annex IV to Regulation (EU) 2015/534 (ECB/2015/13) is replaced by the following:

'Annex IV

ANNEX IV - 'FINREP data points' under IFRS or National GAAP compatible with IFRS

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
<b>PART 1 [QUARTERLY FREQUENCY]</b>		
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
5.1	F 05.01	<b>Breakdown of non-trading Loans and advances by product</b>
		<b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
10	F 10.00	<b>Derivatives - Trading and economic hedges</b>
		<b>Hedge accounting</b>
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
18	F 18.00	<b>Performing and non-performing exposures</b>
19	F 19.00	<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	Breakdown in table	Carrying amount
				Annex V.Part 1.27 010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1		
030	Cash balances at central banks	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	5	
050	<b>Financial assets held for trading</b>	IFRS 9.Appendix A		
060	Derivatives	IFRS 9.Appendix A	10	
070	Equity instruments	IAS 32.11	4	
080	Debt securities	Annex V.Part 1.31	4	
090	Loans and advances	Annex V.Part 1.32	4	
096	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments	IAS 32.11	4	
098	Debt securities	Annex V.Part 1.31	4	
099	Loans and advances	Annex V.Part 1.32	4	
100	<b>Financial assets designated at fair value through profit or loss</b>	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
120	Debt securities	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	4	
141	<b>Financial assets at fair value through other comprehensive income</b>	IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments	IAS 32.11	4	
143	Debt securities	Annex V.Part 1.31	4	
144	Loans and advances	Annex V.Part 1.32	4	
181	<b>Financial assets at amortised cost</b>	IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities	Annex V.Part 1.31	4	
183	Loans and advances	Annex V.Part 1.32	4	
240	<b>Derivatives – Hedge accounting</b>	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	IAS 39.89A(a); IFRS 9.6.5.8		
260	<b>Investments in subsidiaries, joint ventures and associates</b>	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	<b>Tangible assets</b>			
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	21, 42	
290	Investment property	IAS 40.5; IAS 1.54(b)	21, 42	
300	<b>Intangible assets</b>	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	IAS 38.8, 118	21, 42	
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 art 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 2.7		
380	<b>TOTAL ASSETS</b>	IAS 1.9(a), IG 6		

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

## 1.2 Liabilities

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	<b>Financial liabilities held for trading</b>	IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions	IFRS 9.BA7(b)	8	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued	Annex V.Part 1.37	8	
060	Other financial liabilities	Annex V.Part 1.38-41	8	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	<b>Financial liabilities measured at amortised cost</b>	IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	<b>Derivatives – Hedge accounting</b>	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	IAS 39.89A(b); IFRS 9.6.5.8		
170	<b>Provisions</b>	IAS 37.10; IAS 1.54(l)	43	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring	IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	IFRS 9.4.2.1(c), (d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	IAS 37.14	43	
240	<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; CRR art 4(1)(108)		
270	<b>Share capital repayable on demand</b>	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	<b>Other liabilities</b>	Annex V.Part 2.13		
290	<b>Liabilities included in disposal groups classified as held for sale</b>	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
300	<b>TOTAL LIABILITIES</b>	IAS 1.9(b); IAS 6		

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

## 1.3 Equity

		References	Breakdown in table	Carrying amount
				010
010	<b>Capital</b>	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	IAS 1.78(e)		
030	Unpaid capital which has been called up			
040	<b>Share premium</b>	IAS 1.78(e); CRR art 4(1)(124)	46	
050	<b>Equity instruments issued other than capital</b>	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19		
080	<b>Other equity</b>	IFRS 2.10; Annex V.Part 2.20		
090	<b>Accumulated other comprehensive income</b>	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)		
100	Tangible assets	IAS 16.39-41		
110	Intangible assets	IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d); IFRS 9.5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	IAS 1.7(e); IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.22		
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IAS 1.7(e); IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f); IFRS 9.5.7.7; Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss	IAS 1.82A (a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv), 24E(a); Annex V.Part 2.24		
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i); 24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income	IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]	IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24 E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
190	<b>Retained earnings</b>	CRR art 4(1)(123)		
200	<b>Revaluation reserves</b>	IFRS 1.30, D5-D8; Annex V.Part 2.28		
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 accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29		
240	<b>(-) Treasury shares</b>	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	<b>Profit or loss attributable to owners of the parent</b>	IAS 1.81B (b)(ii)	2	
260	<b>(-) Interim dividends</b>	IAS 32.35		
270	<b>Minority interests [Non-controlling interests]</b>	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
290	Other items		46	
300	<b>TOTAL EQUITY</b>	IAS 1.9(c), IG 6	46	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	IAS 1.IG6		

2. Statement of profit or loss

	References	Breakdown in table	Current period
			010
010 <b>Interest income</b>	IAS 1.97: Annex V.Part 2.31	16	
020 Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
025 Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030 Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)		
041 Financial assets at fair value through other comprehensive income	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051 Financial assets at amortised cost	IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2		
070 Derivatives - Hedge accounting, interest rate risk	IFRS 9 Appendix A: B6.6.16; Annex V.Part 2.35		
080 Other assets	Annex V.Part 2.36		
085 Interest income on liabilities	IFRS 9.5.7.1, Annex V.Part 2.37		
090 <b>(Interest expenses)</b>	IAS 1.97: Annex V.Part 2.31	16	
100 (Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110 (Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120 (Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130 (Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.35		
140 (Other liabilities)	Annex V.Part 2.38		
145 (Interest expense on assets)	IFRS 9.5.7.1, Annex V.Part 2.39		
150 <b>(Expenses on share capital repayable on demand)</b>	IFRIC 2.11		
160 <b>Dividend income</b>	Annex V.Part 2.40	31	
170 Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175 Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IFRS 9.5.7.1A; Annex V.Part 2.40		
191 Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192 Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V.Part 2.42		
200 <b>Fee and commission income</b>	IFRS 7.20(c)	22	
210 <b>(Fee and commission expenses)</b>	IFRS 7.20(c)	22	
220 <b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	Annex V.Part 2.45	16	
231 Financial assets at fair value through other comprehensive income	IFRS 9.4.12A; IFRS 9.5.7.10-11		
241 Financial assets at amortised cost	IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		
260 Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IFRS 9.5.7.2		
270 Other			
280 <b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
287 <b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
290 <b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	IFRS 7.20(a)(ii); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
300 <b>Gains or (-) losses from hedge accounting, net</b>	Annex V.Part 2.47	16	
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; Annex V.Part 2.48	45	
340 <b>Other operating income</b>	Annex V.Part 2.314-316	45	
350 <b>(Other operating expenses)</b>	Annex V.Part 2.314-316	45	
355 <b>TOTAL OPERATING INCOME, NET</b>			
360 <b>(Administrative expenses)</b>			
370 (Staff expenses)	IAS 19.7; IAS 1.102, IG 6	44	
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)(vii)		
425 <b>Modification gains or (-) losses, net</b>	IFRS 9.5.4.3; IFRS 9 Appendix A; Annex V.Part 2.49		
426 Financial assets at fair value through other comprehensive income	IFRS 7.35J		
427 Financial assets at amortised cost	IFRS 7.35J		
430 <b>(Provisions or (-) reversal of provisions)</b>	IAS 37.59, 84; IAS 1.98(b)(i)(g)	9 12 43	
440 (Commitments and guarantees given)	IFRS 9.4.2.1(c), (d), 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450 (Other provisions)			
460 <b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V.Part 2.51, 53	12	
481 (Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491 (Financial assets at amortised cost)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
510 <b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	IAS 28.40-43	16	
520 <b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	IAS 36.126(a)(b)	16	
530 (Property, plant and equipment)	IAS 16.73(e)(v-vi)		
540 (Investment properties)	IAS 40.79(d)(v)		
550 (Goodwill)	IFRS 3 Appendix B67(d)(v); IAS 36.124		
560 (Other intangible assets)	IAS 38.118 (e)(iv)(v)		
570 (Other)	IAS 36.126 (a)(b)		
580 <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 accounted for using the equity method</b>	Annex V.Part 2.54		
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 2.55		
610 <b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	IAS 1.102, IG 6; IFRS 5.33 A		
620 (Tax expense or (-) income related to profit or loss from continuing operations)	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(ea); IFRS 5.33(a), 5.33 A; Annex V.Part 2.56		
650 Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)		
660 (Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii), (iv)		
670 <b>PROFIT OR (-) LOSS FOR THE YEAR</b>	IAS 1.81A(a)		
680 Attributable to minority interest (non-controlling interests)	IAS 1.81B (b)(i)		
690 Attributable to owners of the parent	IAS 1.81B (b)(ii)		

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

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

		References	Gross carrying amount	Carrying amount Annex V, Part 1.27						
				Central banks		General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V, Part 1.34	Annex V, Part 1.42(a)	Annex V, Part 1.42(b)	Annex V, Part 1.42(c)	Annex V, Part 1.42(d)	Annex V, Part 1.42(e)	Annex V, Part 1.42(f)
			005	010	020	030	040	050	060	
<b>By product</b>	<b>010 On demand (call) and short notice (current account)</b>	Annex V, Part 2.85(c)								
	020 Credit card debt	Annex V, Part 2.85(c)								
	030 Trade receivables	Annex V, Part 2.85(c)								
	040 Finance leases	Annex V, Part 2.85(d)								
	050 Reverse repurchase loans	Annex V, Part 2.85(e)								
	060 Other term loans	Annex V, Part 2.85(f)								
	070 Advances that are not loans	Annex V, Part 2.85(g)								
	<b>080 LOANS AND ADVANCES</b>	Annex V, Part 1.32, 44(a)								
<b>By collateral</b>	090 of which: Loans collateralized by immovable property	Annex V, Part 2.86(a), 87								
	100 of which: other collateralized loans	Annex V, Part 2.86(b), 87								
<b>By purpose</b>	110 of which: credit for consumption	Annex V, Part 2.88(a)								
	120 of which: lending for house purchase	Annex V, Part 2.88(b)								
<b>By subordination</b>	130 of which: project finance loans	Annex V, Part 2.89, CRP Art. 147(8)								



8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk	
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
		IFRS 7.8(e)(i); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6		CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
		010	020	030	037	040	
010	Derivatives	IFRS 9.BA.7(a)					
020	Short positions	FRS 9.BA.7(b)					
030	Equity instruments	IAS 32.11					
040	Debt securities	Annex V.Part 1.37					
050	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
060	Central banks	Annex V.Part 1.42(a), 44(c)					
070	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
090	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
110	General governments	Annex V.Part 1.42(b), 44(c)					
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
160	Credit institutions	Annex V.Part 1.42(c), 44(c)					
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
190	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
210	Other financial corporations	Annex V.Part 1.42(d), 44(c)					
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)					
270	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
280	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
290	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
310	Households	Annex V.Part 1.42(f), 44(c)					
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
340	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
360	Debt securities issued	Annex V.Part 1.37, Part 2.98					
370	Certificates of deposits	Annex V.Part 2.98(a)					
380	Asset-backed securities	CRR art 4(1)(61)					
390	Covered bonds	CRR art 129					
400	Hybrid contracts	Annex V.Part 2.98(d)					
410	Other debt securities issued	Annex V.Part 2.98(e)					
420	Convertible compound financial instruments	IAS 32.AG.31					
430	Non-convertible						
440	Other financial liabilities	Annex V.Part 1.38-41					
450	FINANCIAL LIABILITIES						

8.2 Subordinated financial liabilities

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

10. Derivatives - Trading and economic hedges

By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
		Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
		<i>Annex V.Part 2.120, 131</i>	<i>IFRS 9.BA.7 (a): Annex V.Part 2.120, 131</i>	<i>Annex V.Part 2.133-135</i>	<i>Annex V.Part 2.133-135</i>
		010	020	030	040
010 <b>Interest rate</b>	<i>Annex V.Part 2.129(a)</i>				
020 of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
030 OTC options	<i>Annex V.Part 2.136</i>				
040 OTC other	<i>Annex V.Part 2.136</i>				
050 Organised market options	<i>Annex V.Part 2.136</i>				
060 Organised market other	<i>Annex V.Part 2.136</i>				
070 <b>Equity</b>	<i>Annex V.Part 2.129(b)</i>				
080 of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
090 OTC options	<i>Annex V.Part 2.136</i>				
100 OTC other	<i>Annex V.Part 2.136</i>				
110 Organised market options	<i>Annex V.Part 2.136</i>				
120 Organised market other	<i>Annex V.Part 2.136</i>				
130 <b>Foreign exchange and gold</b>	<i>Annex V.Part 2.129(c)</i>				
140 of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
150 OTC options	<i>Annex V.Part 2.136</i>				
160 OTC other	<i>Annex V.Part 2.136</i>				
170 Organised market options	<i>Annex V.Part 2.136</i>				
180 Organised market other	<i>Annex V.Part 2.136</i>				
190 <b>Credit</b>	<i>Annex V.Part 2.129(d)</i>				
195 of which: economic hedges with use of the fair value option	<i>IFRS 9.6.7.1; Annex V.Part 2.140</i>				
201 of which: other economic hedges	<i>Annex V.Part 2.137-140</i>				
210 Credit default swap					
220 Credit spread option					
230 Total return swap					
240 Other					
250 <b>Commodity</b>	<i>Annex V.Part 2.129(e)</i>				
260 of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
270 <b>Other</b>	<i>Annex V.Part 2.129(f)</i>				
280 of which: economic hedges	<i>Annex V.Part 2.137-139</i>				
290 <b>DERIVATIVES</b>	<i>IFRS 9 Appendix A</i>				
300 of which: OTC - credit institutions	<i>Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142</i>				
310 of which: OTC - other financial corporations	<i>Annex V.Part 1.42(d), 44(e), Part 2.141(b)</i>				
320 of which: OTC - rest	<i>Annex V.Part 1.44(e), Part 2.141(c)</i>				

11. Hedge accounting

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

By product or by type of market	References	Carrying amount		Notional amount	
		Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A: Annex V.Part 2.120, 131	IFRS 7.24A: Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
		010	020	030	040
010 Interest rate	Annex V.Part 2.129(a)				
020 OTC options	Annex V.Part 2.136				
030 OTC other	Annex V.Part 2.136				
040 Organised market options	Annex V.Part 2.136				
050 Organised market other	Annex V.Part 2.136				
060 Equity	Annex V.Part 2.129(b)				
070 OTC options	Annex V.Part 2.136				
080 OTC other	Annex V.Part 2.136				
090 Organised market options	Annex V.Part 2.136				
100 Organised market other	Annex V.Part 2.136				
110 Foreign exchange and gold	Annex V.Part 2.129(c)				
120 OTC options	Annex V.Part 2.136				
130 OTC other	Annex V.Part 2.136				
140 Organised market options	Annex V.Part 2.136				
150 Organised market other	Annex V.Part 2.136				
160 Credit	Annex V.Part 2.129(d)				
170 Credit default swap	Annex V.Part 2.136				
180 Credit spread option	Annex V.Part 2.136				
190 Total return swap	Annex V.Part 2.136				
200 Other	Annex V.Part 2.136				
210 Commodity	Annex V.Part 2.129(e)				
220 Other	Annex V.Part 2.129(f)				
230 FAIR VALUE HEDGES	IFRS 7.24A: IAS 39.86(a); IFRS 9.6.5.2(a)				
240 Interest rate	Annex V.Part 2.129(a)				
250 OTC options	Annex V.Part 2.136				
260 OTC other	Annex V.Part 2.136				
270 Organised market options	Annex V.Part 2.136				
280 Organised market other	Annex V.Part 2.136				
290 Equity	Annex V.Part 2.129(b)				
300 OTC options	Annex V.Part 2.136				
310 OTC other	Annex V.Part 2.136				
320 Organised market options	Annex V.Part 2.136				
330 Organised market other	Annex V.Part 2.136				
340 Foreign exchange and gold	Annex V.Part 2.129(c)				
350 OTC options	Annex V.Part 2.136				
360 OTC other	Annex V.Part 2.136				
370 Organised market options	Annex V.Part 2.136				
380 Organised market other	Annex V.Part 2.136				
390 Credit	Annex V.Part 2.129(d)				
400 Credit default swap	Annex V.Part 2.136				
410 Credit spread option	Annex V.Part 2.136				
420 Total return swap	Annex V.Part 2.136				
430 Other	Annex V.Part 2.136				
440 Commodity	Annex V.Part 2.129(e)				
450 Other	Annex V.Part 2.129(f)				
460 CASH FLOW HEDGES	IFRS 7.24A: IAS 39.86(b); IFRS 9.6.5.2(b)				
470 HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.24A: IAS 39.86(c); IFRS 9.6.5.2(c)				
480 PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.71, 81A, 89A, AG 114-132				
490 PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39.71				
500 DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.24A: IAS 39.9; IFRS 9.6.1				
510 of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
520 of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
530 of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)				





Annex V to Regulation (EU) 2015/534 (ECB/2015/13) is replaced by the following:

‘Annex V

ANNEX V - ‘FINREP data points’ under national accounting frameworks

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
<b>PART 1 [QUARTERLY FREQUENCY]</b>		
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
5.1	F 05.01	<b>Breakdown of non-trading Loans and advances by product</b>
		<b>Breakdown of financial liabilities</b>
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
10	F 10.00	<b>Derivatives - Trading and economic hedges</b>
		<b>Hedge accounting</b>
11.2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
18	F 18.00	<b>Performing and non-performing exposures</b>
19	F 19.00	<b>Forborne exposures</b>

COLOUR CODE IN TEMPLATES:

	Parts for national GAAP reporters
	Cell not to be submitted for reporting institutions subject to the relevant accounting framework
	Data point to be submitted

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

## 1.1 Assets

	References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
				Annex V.Part 1.27-28 010
010	<b>Cash, cash balances at central banks and other demand deposits</b>	BAD art 4.Assets(1)	IAS 1.54 (i)	
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1	
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5
050	<b>Financial assets held for trading</b>		IFRS 9.Appendix A	
060	Derivatives		IFRS 9.Appendix A	10
070	Equity instruments		IAS 32.11	4
080	Debt securities		Annex V.Part 1.31	4
090	Loans and advances		Annex V.Part 1.32	4
091	<b>Trading financial assets</b>	BAD Article 32-33; Annex V.Part 1.17		
092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27		10
093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4
094	Debt securities	Annex V.Part 1.31		4
095	Loans and advances	Annex V.Part 1.32		4
096	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4
097	Equity instruments		IAS 32.11	4
098	Debt securities		Annex V.Part 1.31	4
099	Loans and advances		Annex V.Part 1.32	4
100	<b>Financial assets designated at fair value through profit or loss</b>	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	4
110	Equity instruments			4
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4
141	<b>Financial assets at fair value through other comprehensive income</b>		IFRS 7.8(h); IFRS 9.4.1.2A	4
142	Equity instruments		IAS 32.11	4
143	Debt securities		Annex V.Part 1.31	4
144	Loans and advances		Annex V.Part 1.32	4
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	BAD art 36(2)		4
172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4
173	Debt securities	Annex V.Part 1.31		4
174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	Accounting Directive art 8(1)(a), (8)		4
176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4
177	Debt securities	Annex V.Part 1.31		4
178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4
181	<b>Financial assets at amortised cost</b>		IFRS 7.8(f); IFRS 9.4.1.2	4
182	Debt securities		Annex V.Part 1.31	4
183	Loans and advances		Annex V.Part 1.32	4
231	<b>Non-trading non-derivative financial assets measured at a cost based method</b>	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19		4
390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4
232	Debt securities	Annex V.Part 1.31		4
233	Loans and advances	Annex V.Part 1.32		4
234	<b>Other non-trading non-derivative financial assets</b>	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4
236	Debt securities	Annex V.Part 1.31		4
237	Loans and advances	Annex V.Part 1.32		4
240	<b>Derivatives – Hedge accounting</b>	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11
250	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40
270	<b>Tangible assets</b>	BAD art 4.Assets(10)		
280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a)	21, 42
290	Investment property		IAS 40.5; IAS 1.54(b)	21, 42
300	<b>Intangible assets</b>	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)	
310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)	
320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8, 118	21, 42
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	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)	
360	<b>Other assets</b>	Annex V.Part 2.5, 6	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 2.7	
375	<b>(-) Haircuts for trading assets at fair value</b>	Annex V.Part 1.29		
380	<b>TOTAL ASSETS</b>	BAD art 4.Assets	IAS 1.9(a), IG 6	

1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28 010
010	<b>Financial liabilities held for trading</b>		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions		IFRS 9.BA7(b)	8	
040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued		Annex V.Part 1.37	8	
060	Other financial liabilities		Annex V.Part 1.38-41	8	
061	<b>Trading financial liabilities</b>	Accounting Directive art 8(1)(a), (3), (6)		8	
062	Derivatives	CRR Annex II; Annex V.Part 1.25		10	
063	Short positions			8	
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
065	Debt securities issued	Annex V.Part 1.37		8	
066	Other financial liabilities	Annex V.Part 1.38-41		8	
070	<b>Financial liabilities designated at fair value through profit or loss</b>	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	8	
110	<b>Financial liabilities measured at amortised cost</b>		IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	
140	Other financial liabilities		Annex V.Part 1.38-41	8	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	Accounting Directive art 8(3)		8	
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
143	Debt securities issued	Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	<b>Derivatives – Hedge accounting</b>	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b); IFRS 9.6.5.8		
170	<b>Provisions</b>	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(i)	43	
175	Funds for general banking risks [if presented within liabilities]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
180	Pensions and other post employment defined benefit obligations	Annex V.Part 2.9	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	Annex V.Part 2.10	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring		IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation		IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	BAD Article 4.Liabilities (6)(c); Off balance sheet items, Article 27(11), Article 28(8), Article 33	IFRS 9.4.2.1(c), (d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	BAD Article 4.Liabilities (6)(c); Off balance sheet items	IAS 37.14	43	
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	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	<b>Share capital repayable on demand</b>		IAS 32.1E.33; IFRIC 2; Annex V.Part 2.12		
280	<b>Other liabilities</b>	Annex V.Part 2.13	Annex V.Part 2.13		
290	<b>Liabilities included in disposal groups classified as held for sale</b>		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
295	<b>Haircuts for trading liabilities at fair value</b>	Annex V.Part 1.29			
300	<b>TOTAL LIABILITIES</b>		IAS 1.9(b); IG 6		



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

## 1.3 Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
010	<b>Capital</b>	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V.Part 2.17			
040	<b>Share premium</b>	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)	46	
050	<b>Equity instruments issued other than capital</b>	Annex V.Part 2.18-19	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
080	<b>Other equity</b>	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20		
090	<b>Accumulated other comprehensive income</b>	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
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, IG 6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG 6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income		IAS 1.7(d); IFRS 9.5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income		IAS 1.7(e); IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.22		
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]		IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]		IAS 1.7(e); IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk		IAS 1.7(f); IFRS 9.5.7.7; Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss		IAS 1.82A (a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IFRS 9.6.5.13(a); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv); .24E(a); Annex V.Part 2.24		
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i); .24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]		IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24 E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG 6; IAS 28.10		
190	<b>Retained earnings</b>	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
200	<b>Revaluation reserves</b>	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28		
201	Tangible assets	Accounting Directive art 7(1)			
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	<b>Fair value reserves</b>	Accounting Directive art 8(1)(a)			
206	Hedge of net investments in foreign operations	Accounting Directive art 8(1)(a), (8)(b)			
207	Hedging derivatives.Cash flow hedges	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)			
208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)(2)			
210	<b>Other reserves</b>	BAD art 4.Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29	Annex V.Part 2.29		
235	<b>First consolidation differences</b>	Accounting Directive art 24(3)(c)			
240	<b>(-) Treasury shares</b>	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	<b>Profit or loss attributable to owners of the parent</b>	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)	2	
260	<b>(-) Interim dividends</b>	CRR Article 26(2b)	IAS 32.35		
270	<b>Minority interests [Non-controlling interests]</b>	Accounting Directive art 24(4)	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
290	Other items			46	
300	<b>TOTAL EQUITY</b>		IAS 1.9(c), IG 6	46	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	BAD art 4.Liabilities	IAS 1.IG 6		

2. Statement of profit or loss

	References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
				010
010	<b>Interest income</b>	BAD art 27, Vertical layout(1); Annex V, Part 2.31	IAS 1.97; Annex V, Part 2.31	16
020	Financial assets held for trading		IFRS 7.20(a)(i); B5(e); Annex V, Part 2.33, 34	
025	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i); B5(e); IFRS 9.5.7.1	
030	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i); B5(e)	
041	Financial assets at fair value through other comprehensive income		IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A	
051	Financial assets at amortised cost		IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2	
070	Derivatives - Hedge accounting, interest rate risk		IFRS 9, Appendix A; B6, 6.16; Annex V, Part 2.35	
080	Other assets		Annex V, Part 2.36	
085	Interest income on liabilities	Annex V, Part 2.37	IFRS 9.5.7.1; Annex V, Part 2.37	
090	<b>(Interest expenses)</b>	BAD art 27, Vertical layout(2); Annex V, Part 2.31	IAS 1.97; Annex V, Part 2.31	16
100	(Financial liabilities held for trading)		IFRS 7.20(a)(i); B5(e); Annex V, Part 2.33, 34	
110	(Financial liabilities designated at fair value through profit or loss)		IFRS 7.20(a)(i); B5(e)	
120	(Financial liabilities measured at amortised cost)		IFRS 7.20(a)(i); IFRS 9.5.7.2	
130	(Derivatives - Hedge accounting, interest rate risk)		IAS 39.9; Annex V, Part 2.35	
140	(Other liabilities)		Annex V, Part 2.38	
145	(Interest expense on assets)	Annex V, Part 2.39	IFRS 9.5.7.1; Annex V, Part 2.39	
150	<b>(Expenses on share capital repayable on demand)</b>		IFRIC 2.11	
160	<b>Dividend income</b>	BAD art 27, Vertical layout(3); Annex V, Part 2.40	Annex V, Part 2.40	31
170	Financial assets held for trading		IFRS 7.20(a)(i); B5(e); Annex V, Part 2.40	
175	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i); B5(e); IFRS 9.5.7.1A; Annex V, Part 2.40	
191	Financial assets at fair value through other comprehensive income		IFRS 7.20(a)(i); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V, Part 2.41	
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V, Part 2.42	Annex V, Part 2.42	
200	<b>Fee and commission income</b>	BAD art 27, Vertical layout(4)	IFRS 7.20(c)	22
210	<b>(Fee and commission expenses)</b>	BAD art 27, Vertical layout(5)	IFRS 7.20(c)	22
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	BAD art 27, Vertical layout(6)	Annex V, Part 2.45	16
231	Financial assets at fair value through other comprehensive income		IFRS 9.4.1.2A; IFRS 9.5.7.10-11	
241	Financial assets at amortised cost		IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2	
260	Financial liabilities measured at amortised cost		IFRS 7.20(a)(v); IFRS 9.5.7.2	
270	Other			
280	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V, Part 2.43, 46	16
285	<b>Gains or (-) losses on trading financial assets and liabilities, net</b>	BAD art 27, Vertical layout(6)		16
287	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V, Part 2.46	
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); IFRS 9.5.7.1; Annex V, Part 2.44	16, 45
295	<b>Gains or (-) losses on non-trading financial assets and liabilities, net</b>	BAD art 27, Vertical layout(6)		16
300	<b>Gains or (-) losses from hedge accounting, net</b>	Accounting Directive art 8(1)(a), (b), (8)	Annex V, Part 2.47	16
310	<b>Exchange differences [gain or (-) loss], net</b>	BAD art 39	IAS 21.28, 52 (a)	
320	<b>Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net</b>	BAD art 27, Vertical layout(13)-(14); Annex V, Part 2.56		
330	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>	Annex V, Part 2.48	IAS 1.34; Annex V, Part 2.48	45
340	<b>Other operating income</b>	BAD art 27, Vertical layout(7); Annex V, Part 2.314-316	Annex V, Part 2.314-316	45
350	<b>(Other operating expenses)</b>	BAD art 27, Vertical layout(10); Annex V, Part 2.314-316	Annex V, Part 2.314-316	45
355	<b>TOTAL OPERATING INCOME, NET</b>			
360	<b>(Administrative expenses)</b>	BAD art 27, Vertical layout(8)		
370	(Staff expenses)	BAD art 27, Vertical layout(8)(a)	IAS 19.7; IAS 1.102, IG 6	44
380	(Other administrative expenses)	BAD art 27, Vertical layout(8)(b)		
390	<b>(Depreciation)</b>		IAS 1.102, 104	
400	(Property, Plant and Equipment)	BAD art 27, Vertical layout(9)	IAS 1.104; IAS 16.73(e)(vii)	
410	(Investment Properties)	BAD art 27, Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)	
415	(Goodwill)	BAD art 27, Vertical layout(9)		
420	(Other intangible assets)	BAD art 27, Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi)	
425	<b>Modification gains or (-) losses, net</b>		IFRS 9.5.4.3; IFRS 9 Appendix A; Annex V, Part 2.49	
426	Financial assets at fair value through other comprehensive income		IFRS 7.35j	
427	Financial assets at amortised cost		IFRS 7.35j	
430	<b>(Provisions or (-) reversal of provisions)</b>		IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43
440	(Commitments and guarantees given)	BAD art 27, Vertical layout(11)-(12)	IFRS 9.4.2.1(c), (d); 9 B2.5; IAS 37, IFRS 4, Annex V, Part 2.50	
450	(Other provisions)			
455	<b>(Increases or (-) decreases of the fund for general banking risks, net)</b>	BAD art 38.2		
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	BAD art 35-37, Annex V, Part 2.52, 53	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V, Part 2.51, 53	12
481	(Financial assets at fair value through other comprehensive income)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12
491	(Financial assets at amortised cost)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	BAD art 27, Vertical layout(13)-(14)	IAS 28.40-43	16
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>		IAS 36.126(a)(b)	16
530	(Property, plant and equipment)	BAD art 27, Vertical layout(9)	IAS 16.73(e)(v-vi)	
540	(Investment properties)	BAD art 27, Vertical layout(9)	IAS 40.79(d)(v)	
550	(Goodwill)	BAD art 27, Vertical layout(9)	IFRS 3 Appendix B67(d)(v); IAS 36.124	
560	(Other intangible assets)	BAD art 27, Vertical layout(9)	IAS 38.118 (e)(iv)(v)	
570	(Other)		IAS 36.126 (a)(b)	
580	<b>Negative goodwill recognised in profit or loss</b>	Accounting Directive art 24(3)(i)	IFRS 3 Appendix B64(n)(i)	
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>	BAD art 27, Vertical layout(13)-(14)	Annex V, Part 2.54	
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 2.55	
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>	BAD art 27, Vertical layout(15)	IAS 1.82(d); IAS 12.77	
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	BAD art 27, Vertical layout(16)	IAS 1, IG 6	
632	<b>Extraordinary profit or (-) loss after tax</b>	BAD art 27, Vertical layout(21)		
633	Extraordinary profit or loss before tax	BAD art 27, Vertical layout(19)		
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27, Vertical layout(20)		
640	<b>Profit or (-) loss after tax from discontinued operations</b>		IAS 1.82(aa); IFRS 5.33(a), 5.33 A; Annex V, Part 2.56	
650	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)	
660	(Tax expense or (-) income related to discontinued operations)		IFRS 5.33 (b)(ii), (iv)	
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	BAD art 27, Vertical layout(23)	IAS 1.81A(a)	
680	Attributable to minority interest [non-controlling interests]		IAS 1.81B (b)(i)	
690	Attributable to owners of the parent		IAS 1.81B (b)(i)	

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

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

		References	Gross carrying amount	Carrying amount Annex V, Part 1.27.28						
				Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households	
				Annex V, Part 1.34	Annex V, Part 1.42(a)	Annex V, Part 1.42(b)	Annex V, Part 1.42(c)	Annex V, Part 1.42(d)	Annex V, Part 1.42(e)	Annex V, Part 1.42(f)
			005	010	020	030	040	050	060	
By product	010 On demand (call) and short notice (current account)	Annex V, Part 2.85(a)								
	020 Credit card debt	Annex V, Part 2.85(b)								
	030 Trade receivables	Annex V, Part 2.85(c)								
	040 Finance leases	Annex V, Part 2.85(d)								
	050 Reverse repurchase loans	Annex V, Part 2.85(e)								
	060 Other term loans	Annex V, Part 2.85(f)								
	070 Advances that are not loans	Annex V, Part 2.85(g)								
By collateral	080 LOANS AND ADVANCES	Annex V, Part 1.32.44(a)								
	090 of which: Loans collateralised by immovable property	Annex V, Part 2.86(a), 87								
By purpose	100 of which: other collateralised loans	Annex V, Part 2.86(b), 87								
	110 of which: credit for consumption	Annex V, Part 2.88(a)								
By subordination	120 of which: lending for house purchase	Annex V, Part 2.88(b)								
	130 of which: project finance loans	Annex V, Part 2.89: CRR Art 14(9)								

**8. Breakdown of financial liabilities**

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

Code	Description	References National GAAP	References National GAAP compatible IFRS	Carrying amount Annex V Part 1, 27-28					Accumulated changes in fair value due to credit risk	
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method		Hedge accounting
				IFRS 7 B(1)(b), IFRS 9 Appendix A, IFRS 9 BA.6-6a.7, IFRS 9.4.3.5	IFRS 7 B(1)(b), IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7 B(g), IFRS 9.4.2.1	Accounting Directive art 8(3), Annex V Part 1.25	Accounting Directive art 8(3)		IFRS 7.24A(a), IFRS 9.6
				010	020	030	034	035	037	040
010	Derivatives	CRR Annex I)	IFRS 9 BA.7(a)							
020	Short positions		IFRS 9 BA.7(b)							
030	Equity instruments	ECB/2013/33 Annex 2 Part 2.4.5	IAS 32.11							
040	Debt securities	Annex V Part 1.31	Annex V Part 1.31							
050	Deposits	ECB/2013/33 Annex 2 Part 2.9	Annex V Part 1.36							
060	Central banks	Annex V Part 1.42(a), 44(c)	Annex V Part 1.42(a), 44(c)							
070	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
080	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
090	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
100	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
110	General governments	Annex V Part 1.42(b), 44(c)	Annex V Part 1.42(b), 44(c)							
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
130	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
140	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
150	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
160	Credit institutions	Annex V Part 1.42(c), 44(c)	Annex V Part 1.42(c), 44(c)							
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
180	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
190	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
200	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
210	Other financial corporations	Annex V Part 1.42(d), 44(c)	Annex V Part 1.42(d), 44(c)							
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
230	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
240	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
250	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
260	Non-financial corporations	Annex V Part 1.42(e), 44(c)	Annex V Part 1.42(e), 44(c)							
270	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
280	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
290	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
300	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
310	Households	Annex V Part 1.42(f), 44(c)	Annex V Part 1.42(f), 44(c)							
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2 Part 2.9.1	ECB/2013/33 Annex 2 Part 2.9.1							
330	Deposits with agreed maturity	ECB/2013/33 Annex 2 Part 2.9.2	ECB/2013/33 Annex 2 Part 2.9.2							
340	Deposits redeemable at notice	Annex V Part 2.9.7	Annex V Part 2.9.7							
350	Repurchase agreements	ECB/2013/33 Annex 2 Part 2.9.4	Annex V Part 1.42(b), 44(c)							
360	Debt securities issued	Annex V Part 1.37, Part 2.98	Annex V Part 1.37, Part 2.98							
370	Certificates of deposits	Annex V Part 2.98(a)	Annex V Part 2.98(a)							
380	Asset-backed securities	CRR art 4(1)(b)	CRR art 4(1)(b)							
390	Covered bonds	CRR art 129	CRR art 129							
400	Hybrid contracts	Annex V Part 2.98(d)	Annex V Part 2.98(d)							
410	Other debt securities issued	Annex V Part 2.98(e)	Annex V Part 2.98(e)							
420	Convertible compound financial instruments		IAS 32.AG.31							
430	Non-convertible									
440	Other financial liabilities	Annex V Part 1.38-41	Annex V Part 1.38-41							
450	FINANCIAL LIABILITIES									

**8.2 Subordinated financial liabilities**

Code	Description	References National GAAP	References National GAAP compatible IFRS	Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
				IFRS 7 B(1)(b), IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7 B(g), IFRS 9.4.2.1	Accounting Directive art 8(3)
				010	020	030
010	Deposits	ECB/2013/33 Annex 2 Part 2.9	Annex V Part 1.36			
020	Debt securities issued	Annex V Part 1.37	Annex V Part 1.37			
030	SUBORDINATED FINANCIAL LIABILITIES	Annex V Part 2.99-100	Annex V Part 2.99-100			

10. Derivatives - Trading and economic hedges

By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
			Financial assets held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
			Annex V.Part 2.120, 131		IFRS 9.BA.7 (a) Annex V.Part 2.120, 131				Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	011	020	016	022	025	030	040
010 Interest rate	Annex V.Part 2.129(a)	Annex V.Part 2.129(a)								
020 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
030 OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
040 OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
050 Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
060 Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
070 Equity	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)								
080 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
090 OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
100 OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
110 Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
120 Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
130 Foreign exchange and gold	Annex V.Part 2.129(c)	Annex V.Part 2.129(c)								
140 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
150 OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
160 OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
170 Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
180 Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								
190 Credit	Annex V.Part 2.129(d)	Annex V.Part 2.129(d)								
195 of which: economic hedges with use of the fair value option	Annex V.Part 2.140	IFRS 9.6.7.1 Annex V.Part 2.140								
200 of which: other economic hedges	Annex V.Part 2.137-140	Annex V.Part 2.137-140								
210 Credit default swap										
220 Credit spread option										
230 Total return swap										
240 Other										
250 Commodity	Annex V.Part 2.129(e)	Annex V.Part 2.129(e)								
260 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
270 Other	Annex V.Part 2.129(f)	Annex V.Part 2.129(f)								
280 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
290 DERIVATIVES	IFRS Annex II, Annex V.Part 1.16(d)	IFRS 9 Appendix A								
300 of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(c), Part 2.141(a), 142	Annex V.Part 1.42(c), 44(c), Part 2.141(a), 142								
310 of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(d), Part 2.141(b), 142	Annex V.Part 1.42(d), 44(d), Part 2.141(b), 142								
320 of which: OTC - rest	Annex V.Part 1.44(c), Part 2.141(c)	Annex V.Part 1.44(c), Part 2.141(c)								

11. 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	Carrying amount				National amount				Fair value	
		Assets		Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
		Annex V Part 1.17, Part 2.120	Annex V Part 2.124	Annex V Part 1.25, Part 2.120	Annex V Part 2.124	Annex V Part 2.133-135	Annex V Part 2.124	Annex V Part 2.133-135	Annex V Part 2.124	Annex V Part 2.132	Annex V Part 2.132
	005	006	007	008	010	011	020	021	030	040	
010 Interest rate	Annex V Part 2.129(a)										
020 OTC options	Annex V Part 2.136										
030 OTC other	Annex V Part 2.136										
040 Organized market options	Annex V Part 2.136										
050 Organized market other	Annex V Part 2.136										
060 Equity	Annex V Part 2.129(b)										
070 OTC options	Annex V Part 2.136										
080 OTC other	Annex V Part 2.136										
090 Organized market options	Annex V Part 2.136										
100 Organized market other	Annex V Part 2.136										
110 Foreign exchange and gold	Annex V Part 2.129(c)										
120 OTC options	Annex V Part 2.136										
130 OTC other	Annex V Part 2.136										
140 Organized market options	Annex V Part 2.136										
150 Organized market other	Annex V Part 2.136										
160 Credit	Annex V Part 2.129(d)										
170 Credit default swap	Annex V Part 2.136										
180 Credit spread option	Annex V Part 2.136										
190 Total return swap	Annex V Part 2.136										
200 Other	Annex V Part 2.136										
210 Commodity	Annex V Part 2.129(e)										
220 Other	Annex V Part 2.129(f)										
230 DERIVATIVES-HEDGE ACCOUNTING	Annex V Part 1.22, 26										
231 of which: fair value hedges	Annex V Part 2.143										
232 of which: cash flow hedges	Annex V Part 2.143										
233 of which: cost-price hedges	Annex V Part 2.143, 144										
234 of which: hedge in net investments in a foreign operation	Annex V Part 2.143										
235 of which: portfolio fair value hedges of interest rate risk	Annex V Part 2.143										
236 of which: portfolio cash flow hedges of interest rate risk	Annex V Part 2.143										
240 of which: OTC - credit institutions	Annex V Part 1.42(c), 44(e), Part 2.141(a), 142										
250 of which: OTC - other financial corporations	Annex V Part 1.42(d), 44(e), Part 2.141(b)										
260 of which: OTC - rest	Annex V Part 1.44(c), Part 2.141(c)										



