

EN ECB-PUBLIC

### 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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OJ L 287, 29.10.2013, p. 63.

<sup>&</sup>lt;sup>2</sup> OJ L 141, 14.5.2014, p. 1.

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).

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:
  - 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;

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).

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:

### 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.
- 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

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.

- 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:

### 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 nonparticipating 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

- 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.

# 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

- 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.
- NCAs shall submit to the ECB information concerning subsidiaries established in a nonparticipating 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

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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:

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

- 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.
- 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.
- 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.
- 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.
- 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.
- 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:

### 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.
- 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:

### IT language for the transmission of information from national competent authorities to the ECB

NCAs 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**

- 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.
- 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.

**ECB-PUBLIC** 

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

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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
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	Statement of profit or loss
	Breakdown of financial assets by instrument and by counterparty sector

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	Breakdown of non-trading loans and advances by product
6.1	Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
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	Derivatives – Trading and economic hedges
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
	Collateral and guarantees received
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	Fair value hierarchy: financial instruments at fair value
	Breakdown of selected statement of profit or loss items
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
	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
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	Performing and non-performing exposures
19	Forborne exposures
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
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
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: "entity-by-entity"

### Table 2

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
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	Statement of profit or loss
	Breakdown of financial assets by instrument and by counterparty sector
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
6.1	Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
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	Derivatives – Trading and economic hedges
	Hedge accounting
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
	Movements in allowances and provisions for credit losses
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
	Collateral and guarantees received
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	Fair value hierarchy: financial instruments at fair value
	Breakdown of selected statement of profit or loss items
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
	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
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	Performing and non-performing exposures

Template number	Name of the template or of the group of templates
19	Forborne exposures
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
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
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: "entity-by-entity"

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### 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
	PART 1 [QUARTERLY FREQUENCY]
	Balance sheet statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	Statement of profit or loss
	Breakdown of financial assets by instrument and by counterparty sector
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
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives – Trading and economic hedges
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
14	Fair value hierarchy: financial instruments at fair value
18	Performing and non-performing exposures
19	Forborne exposures

### Table 4

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance sheet statement: equity
2	Statement of profit or loss
	Breakdown of financial assets by instrument and by counterparty sector

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
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
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	Derivatives – Trading and economic hedges
	Hedge accounting

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
	Movements in allowances and provisions for credit losses
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	Performing and non-performing exposures
19	Forborne exposures

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- (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 II

### 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
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
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	Statement of profit or loss
5.1	F 05.01	Breakdown of non-trading Loans and advances by product
		Breakdown of financial liabilities
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	Derivatives - Trading and economic hedges
		Hedge accounting
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
18	F 18.00	Performing and non-performing exposures
19	F 19.00	Forborne exposures

COLOUR CODE IN TEMPLATES:

Data point to be submitted

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

### 1.1 Assets

		References	Breakdow n in table	Carrying amount  Annex V.Part 1.27 010
010	Cash, cash balances at central banks and other demand	146.1.54.63		010
010	deposits	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1		
030	Cash balances at central banks	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	5	
050	Financial assets held for trading	IFRS 9.Appendix A		
060	Derivatives	IFRS 9.Appendix A	10	
070	Equity instruments	IAS 32.11	4	
080	Debt securities	Annex V.Part 1.31	4	
090	Loans and advances	Annex V.Part 1.32	4	
096	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments	IAS 32.11	4	
098	Debt securities	Annex V.Part 1.31	4	
099	Loans and advances	Annex V.Part 1.32	4	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
120	Debt securities	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	4	
141	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments	IAS 32.11	4	
143	Debt securities	Annex V.Part 1.31	4	
144	Loans and advances	Annex V.Part 1.32	4	
181	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities	Annex V.Part 1.31	4	
183	Loans and advances	Annex V.Part 1.32	4	
240	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a); IFRS 9.6.5.8		
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	Tangible assets			
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	21, 42	
290	Investment property	IAS 40.5; IAS 1.54(b)	21, 42	
300	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	IAS 38.8,118	21, 42	
330	Tax assets	IAS 1.54(n-o)		
340	Current tax assets	IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	Other assets	Annex V.Part 2.5		
370	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
380	TOTAL ASSETS	IAS 1.9(a), IG 6		

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

### 1.2 Liabilities

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions	IFRS 9.BA7(b)	8	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued	Annex V.Part 1.37	8	
060	Other financial liabilities	Annex V.Part 1.38-41	8	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1	. 8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	IAS 37.10; IAS 1.54(I)	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	Tax liabilities	IAS 1.54(n-o)		
250	Current tax liabilities	IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13		
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
300	TOTAL LIABILITIES	IAS 1.9(b); IG 6		

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

### 1.3 Equity

		References	Breakdown in table	Carrying amount
010	Capital	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	IAS 1.78(e)		
030	Unpaid capital which has been called up			
040	Share premium	IAS 1.78(e); CRR art 4(1)(124)	46	
	·			
050	Equity instruments issued other than capital	Annex V.Part 2.18-19 IAS 32.28-29; Annex V.Part	46	
060	Equity component of compound financial instruments	2.18		
070	Other equity instruments issued	Annex V.Part 2.19		
080	Other equity	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	46	
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 subsidaries, joint ventures and associates	IAS 1. IG6; IAS 28. 10		
	Fair value changes of equity instruments measured at fair value through other	IAS 1.7(d); IFRS 9 5.7.5,		
320	comprehensive income	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 IAS 1.7(e); IFRS		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	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	IAS 1.7(f); IFRS 9 5.7.7; Annex		
128	attributable to changes in their credit risk	V.Part 2.23		
130	Items that may be reclassified to profit or loss  Hedge of net investments in foreign operations [effective portion]	IAS 1.82A (a) (ii) 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		
1/5	Hadding instruments fact decimated classes 12	IAS 1.7(g)(h); IFRS		]
165	Hedging instruments [not designated elements]	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 subsidaries, joint ventures and associates	IAS 1. IG6; IAS 28. 10		
190	Retained earnings	CRR art 4(1)(123)		
200	Revaluation reserves	IFRS 1.30, D5-D8; Annex		
		V.Part 2.28		
210	Other reserves	IAS 1.54; IAS 1.78(e)		
220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29		
240	(-) Treasury shares	IAS 1.79(a) (vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	Profit or loss attributable to owners of the parent	IAS 1.81B (b)(ii)	. 2	
260	(-) Interim dividends	IAS 32.35		
270	Minority interests [Non-controlling interests]	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
290	Other items	146 1 0(1) 16 (	46	
300	TOTAL EQUITY	IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6		

### 2. Statement of profit or loss

	· —			
		References	Breakdown in table	Current period
				010
010	Interest income	IAS 1.97; Annex V.Part 2.31 IFRS 7.20(a)(i), B5(e); Annex	16	
020	Financial assets held for trading	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 IFRS 7.20(b); IFRS 9.4.1.2;		
051	Financial assets at amortised cost	IFRS 9.5.7.2		
070	Derivatives - Hedge accounting, interest rate risk	IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35		
080	Other assets	Annex V.Part 2.36		
085	Interest income on liabilities	IFRS 9.5.7.1, Annex V.Part 2.37		
090	(Interest expenses)	IAS 1.97; Annex V.Part 2.31	16	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives - Hedge accounting, interest rate risk) (Other liabilities)	IAS 39.9; Annex V.Part 2.35 Annex V.Part 2.38		
		IFRS 9.5.7.1, Annex V.Part		
145	(Interest expense on assets)	2.39	ļ	
150	(Expenses on share capital repayable on demand) Dividend income	IFRIC 2.11 Annex V.Part 2.40	31	
170		IFRS 7.20(a)(i), B5(e); Annex		
170	Financial assets held for trading	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		
		IFRS 7.20(a)(ii); IFRS	·	
191	Financial assets at fair value through other comprehensive income	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	Annex V Part 2 .42		
200	than equity method Fee and commission income	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	IFRS 7.20(c)	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not	Annex V.Part 2.45	16	
	measured at fair value through profit or loss, net			
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	IFRS 7.20(a)(I); IFRS 9.5.7.1;		
280	Gains or (-) losses on financial assets and liabilities held for trading, net	Annex V.Part 2.43, 46	16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	IFRS 7.20(a)(l); IFRS 9.5.7.1; Annex V.Part 2.46		
290	Gains or (-) losses on financial assets and liabilities designated at fair	IFRS 7.20(a)(i); IFRS 9.5.7.1;	16, 45	
300	value through profit or loss, net Gains or (-) losses from hedge accounting, net	Annex V.Part 2.44 Annex V.Part 2.47	16	
	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
	Gains or (-) losses on derecognition of non-financial assets, net	IAS 1.34; Annex V. Part 2.48	45	
	Other operating income	Annex V.Part 2.314-316	45	
350 355	(Other operating expenses) TOTAL OPERATING INCOME, NET	Annex V.Part 2.314-316	45	
360				
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	44	
380	(Other administrative expenses) (Depreciation)	IAS 1.102, 104		
400	(Property, Plant and Equipment)	IAS 1.102; 104 IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(lv)		
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vI)		
425	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49	L	
426	Financial assets at fair value through other comprehensive income	IFRS 7.35J		
427	Financial assets at amortised cost	IFRS 7.35J	9	
430	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	12	
		IFRS 9.4.2.1(c),(d),9.B2.5;	43	
440	(Commitments and guarantees given)	IAS 37, IFRS 4, Annex V.Part		
450	(Other provisions)	2.50		
	(Impairment or (-) reversal of impairment on financial assets not	IFRS 7.20(a)(viii); IFRS		
460	measured at fair value through profit or loss)	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,	12	
491	(Financial assets at amortised cost)	9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries,		16	
520	joint ventures and associates)	IAS 28.40-43 IAS 36.126(a)(b)	16	
530	(Impairment or (-) reversal of impairment on non-financial assets) (Property, plant and equipment)	IAS 36.126(a)(b) IAS 16.73(e)(v-vi)	10	
540	(Investment properties)	IAS 40.79(d)(v)		
550	(Goodwill)	IFRS 3.Appendix B67(d)(v);		
560	(Other intangible assets)	IAS 36.124 IAS 38.118 (e)(iv)(v)		
570	(Other)	IAS 36.126 (a)(b)		
580		IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as	IFRS 5.37; Annex V.Part 2.55		
610	held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing	IAS 1.82(d); IAS 12.77		
630	operations) PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
		IAS 1.82(ea) ; IFRS 5.33(a),		
650	Profit or (-) loss after tax from discontinued operations  Profit or (-) loss before tax from discontinued operations	5.33 A; Annex V Part 2.56 IFRS 5.33(b)(i)	ļ	
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b) (ii), (iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]	IAS 1.81B (b)(i)		
690	Attributable to owners of the parent	IAS 1.81B (b)(ii)		

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

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

#### 8. Breakdown of financial liabilities

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

					amount Part 1.27		
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	Accumulated changes in fair value due to credit risk
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
			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 1.31					
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)					
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 ECB/2013/33 Annex 2.Part					
140	Deposits redeemable at notice	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) ECB/2013/33 Annex 2.Part 2.9.1					
230	Current accounts / overnight deposits  Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.1 ECB/2013/33 Annex 2.Part 2.9.2					
		ECB/2013/33 Annex 2.Part 2.9.2 ECB/2013/33 Annex 2.Part					
240	Deposits redeemable at notice	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					
300	Repurchase agreements	2.9.3; Annex V.Part 2.97 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					
		ECB/2013/33 Annex 2.Part					
340	Deposits redeemable at notice	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						
	Other financial liabilities	Annex V.Part 1.38-41					
450	FINANCIAL LIABILITIES						

### 8.2 Subordinated financial liabilities

			Carriyng amount						
			Designated at fair value through profit or loss	At amortized cost					
		References	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;							
010	Deposits	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		Carrying	g amount	Notional amount					
	type of market	References	Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	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	020	030	040				
010	Interest rate	Annex V.Part 2.129(a)								
020	of which: economic hedges	Annex V.Part 2.137-139								
030	OTC options	Annex V.Part 2.136								
040	OTC other	Annex V.Part 2.136								
050	Organised market options	Annex V.Part 2.136								
060	Organised market other	Annex V.Part 2.136								
070	Equity	Annex V.Part 2.129(b)								
080	of which: economic hedges	Annex V.Part 2.137-139								
090	OTC options	Annex V.Part 2.136								
100	OTC other	Annex V.Part 2.136								
110	Organised market options	Annex V.Part 2.136								
120	Organised market other	Annex V.Part 2.136								
130	Foreign exchange and gold	Annex V.Part 2.129(c)								
140	of which: economic hedges	Annex V.Part 2.137-139								
150	OTC options	Annex V.Part 2.136								
160	OTC other	Annex V.Part 2.136								
170	Organised market options	Annex V.Part 2.136								
180	Organised market other	Annex V.Part 2.136								
190	Credit	Annex V.Part 2.129(d)								
195	of which: economic hedges with use of the fair value option	IFRS 9.6.7.1; Annex V.Part 2.140								
201	of which: other economic hedges	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)								
260	of which: economic hedges	Annex V.Part 2.137-139								
270	Other	Annex V.Part 2.129(f)								
280	of which: economic hedges	Annex V.Part 2.137-139								
290	DERIVATIVES	IFRS 9.Appendix A								
300	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142								
310	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)								
320	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)								

### 11. Hedge accounting

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

			Carrying	g amount	Notional amount				
	Du product or by type of market		Assets	Liabilities	Total Hedging	of which: sold			
	By product or by type of market	References	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			
	Interest rate	Annex V.Part 2.129(a)							
020	OTC options OTC other	Annex V.Part 2.136 Annex V.Part 2.136							
040	Organised market options	Annex V.Part 2.136							
050	Organised market options 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				1			
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)							
		IFRS 7.24A; IAS 39.86(a);							
230	FAIR VALUE HEDGES	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)							

### **ECB-PUBLIC**

18. Information on performing and non-perform	Ving exposures																						
						0	ross carrying am	ount / Nominal a	mount						Accumulated Imp	al-ment, accum.	dated regative of	nanges in fair val	ue due to credit r	tsk and provision	**	Maximum an collateral or gus be core Assex Y.	rantee that can
			Performing			Non-perform	ung								exposures -	Non-performing	exposures - Acc	day to credit ric	ment, accumulate & and provisions	of regative char	ges in fair value	Cultateral recetu guarantee	ed and financial creceived
	Medicances			Not part due or Part due v = 30 days	Past due = 30 days == 90 days		tenticely to pay that are not past- due or past-due = = 90 days	Part due > 90 days == 180 days	Pact due > 180 days = 1 year	Pact due > 1 year <= 5 years	Past due + 5 years	Of which detauted	CF which impaired		Accurated impairment and provisions		tinititiety to pay that are not pasti- due of pasti-due = = 90 days	Post due > 90 days = 180 days	Past due = 180 days == 1 year	Part due > 1 year = 5 year	Past due > 5 years	Collateral received on non- performing exposurs	Financial guarantees received on non- pertorming exposures
		010	010	030	con	040	070	080	090	100	170	110	120	130	160	110	160	110	180	192	199	200	232
		Annu V. Part 1.34, Part 2.118,	Annu V. Fart 2. 213-214, 223-239	Annu V. Part 2. 222, 233	Annu V. Part 2. 222, 238	Annu V. Fart 2. 213-216, 223-239	Annex V. Part 2. 222, 239-236	Annes V. Part 2. 222, 239-236	Annu V Part 2. 222, 220-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 322, 339-326	CRR art 178; Access V.Part 2.228(b)	MRS V.S.S. T. MRS V.Appendix A: Annex V.Fav7	Annex V. Part 2. 238	Annu V. Fart 2. 228	Annex V. Part Z. Z.M	Annes V. Part 2. 23a, 23f	Annu V. Fart 2. 226, 238	Anne V. Part 2. 236, 238	Allona V. Part Z. 23a, 238	Annu V. Fart 2. 226, 238	Asses V. Fart 2. 229	Annu V. Part Z. 239
		227	213018, 223039	200, 231	200, 200	213 018, 203 034	222, 222 228	200, 228 038	222, 228-238	202, 228 228	222, 228-228	V.Fari 2.238(8)	2.238(4)	2.00	248	2.00	230, 230	238, 238	230, 230	238, 238	238, 238	224	237
DIS Debt securities DIS Central banks	Annex V.Part 1.31, 44(k) Annex V.Part 1.42(k)																						
Conerat governments	Annex V.FWT 7.42(b)																						
D80   Credit Institutions	Annex V.Fort 7.42(c) Annex V.Fort 7.42(d)																						
DED Non-financial corporations																							
000 Central banks	Anne V Fort 1.32, 66(a) Anne V Fort 1.42(a)																						
DRD General governments	Annex V.Fort 1,42(0)																						
100   Credit Inditutions   150   Other financial corporations	Annex V.Fart 1.42(c) Annex V.Fart 1.42(d)																						
120 Non-financial corporations	Annex V.Fort 1.42(e)																						
	308 Art 1 2(b)									I													
180 Economics  180 Of which Lases collaborated by commercial immovable property	Anne V Fort 2 Ba(s), 87									T													
190 Households	Annex V-Fort 1,4200																						
160 Of which Loans collaborated by residential immovable property	Annex V.Fort Z.Ba(k), 87									I									1				
130   Of which Credit for consumption	Allock V.Fort 2.88(s)																						
180 DEET INSTRUMENTS AT COST OR AT AMORTISED COST	Anne V Fat 2.232(a)																						
181 Debt securities 182 Central banks	Annex V.Fart 1.31, 46(b) Annex V.Fart 1.42(b)								<del> </del>	<del> </del>	+												
TES General governments	Annex V.Fort 1.42(b)																						
TRE Credit institutions TRE Other francisis corporations	Annex V.Fort 1.42(c) Annex V.Fort 1.42(d)																						
188 Non-financial corporations	Artista V.FWT 1.42(b)	•																					
191 Loans and advances	Annex V.Fart 1.32, 44(a) Annex V.Fart 1.42(a)																						
192 Ceneral governments	Annex V.Fart 1.42(b)																						
THE Credit Institutions	Anne V.Fort 1.42(c)																						
196 Other financial corporations	Annex V.Fart 1.42(d) Annex V.Fart 1.42(e)																						
197 Households	Annex V.Fart 1.42(f)																						
201 DERT INSTRUMENTS AT FAIR VALUE THROUGH OTHER CORPRESENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Anne V.Fat 2.233(b)																						
211 Debt securities	Annex V Fort 1.31, 44(b)																						
255 General governments	Annex V.Fort 1.42(b)																						
258 Credit institutions 258 Other francial corporations	Annex V.Fort 1.42(c) Annex V.Fort 1.42(d)																						
256 Non-financial corporations	Annex V.Fart 1.42(e)					•••									11 11				<del></del>				
221 Leans and advances 222 Central banks	Annex V.Fart 1.32, 44(a) Annex V.Fart 1.42(b)																						
222 Ceneral governments	Annex V.Fart 1.42(b) Annex V.Fart 1.42(b)																						
238 Creat inclusions 238 Other francisk corporations	Annex V.Fart 1.42(c) Annex V.Fart 1.42(d)																						
228 Non-financial corporations	Annex V.Fart 1.42(a) Annex V.Fart 1.42(a)																						
	Anne V.Fart 1.42(f)																						
223 DERT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROPIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Anne V.Part 2.232(c), 224																						
230 DEET INSTRUMENT'S OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.277																						
335 DEET INSTRUMENTS HELD FOR SALE	Anne V Part 2.220 CREATON I Anne V Part 1.44(g)																						
302 Loan commitments given	Part 2, 100-109, 113, 114, 224											1										1	
350 CHISWOWKS	Artonic V-Part 1.42(a)																						
380 Creat includes	Annex V.Fort 7.42(b) Annex V.Fort 7.42(c)											h										<b></b>	
	Annex V.Fart 1.42(d)																						
290   Non-financial corporations	Annex V.Fort 7.42(v) Annex V.Fort 7.42(f)																						
				100																			
610 Pleancial guarantees given	Anne V Fort 1 44(1), Fort 2 102- 109, 714, 114, 229											L										L	
435 Central banks	Annex V.FWT 1.42(k)								1								1 11						
690   General gryntmers:   690   Credit institutions   690   Other francial corporations	Annex V.Fart 1.42(b) Annex V.Fart 1.42(c)								1:: ::		i :: ::												
(850) Other financial corporations.	Allow V.FWT 1.42(6)								1:: ::		1: :: ::						11 11	11 11	1				
680 Non-financial corporations	Annex V.Fort 1.42(e) Annex V.Fort 1.42(f)																						
680 Other Commitments alven	CRR Annex I: Annex V.Parl 1.44(g).																	** **					
690 Central banks	Part 2 102-109, 118, 114, 224 Annex V-Part 7 42(9)											ļ										<b></b>	
500 General governments	Annex V.Fart 1.42(a) Annex V.Fart 1.42(b)											h										l	
899   Credit Institutions   899   Other Strancial corporations	Annex V.FWT 7.42(c)																11 11	11 11			11 11		
835   Other financial corporations   835   Non-financial corporations	Annex V.Fart 1.42(d) Annex V.Fart 1.42(e)																						
	Annex V.Fort T.4207																						
350 OFF-BALANCE SHEET EXPOSURES	Artes V Fart 2-217																						

# **ECB-PUBLIC**

			Gross c	arrying amount	nominal amoun	t of exposures wi	th forbearance n	leasures					Accumulated im	pairment, accum	risk and provisio			collateral or gu be con	mount of the parantee that ca midered Part 2.119
			Perform	ning exposures w	ith forbearance r	neasures		Non-perf	orming exposure	with forbearance	measures			Performing exposures with		exposures with f amulated impairs gative changes in d provisions		Collateral recei guarante	ved and financia es received
	References			Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probasion reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non- performing prior to forbearance		forbearance measures - Accumulated impairment and provisions	ı	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
		010	020	030	040	050	060	070	060	090	100	110	120	120	140	150	160	170	190
		Annex V. Part 1.34, Part 2, 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261	Annex V. Part 2. 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 179; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A: Annex V.Part 2.264(a)	Annex V. Part 2 221, 252(a), 262	Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 267	Annex V. Part 2. 241(b), 267	Annex V. Fart 2. 268	Annex V. Fart 2 268
HD Debt securities	Annex V.Part 1.21, 44(b)																		
20 Central banks 20 General governments 80 Credit institutions	Annex V.Part 1.42(a)																		<del> </del>
Sign General governments	Annex V.Part 1.42(b) Annex V.Part 1.42(c)																		<del> </del>
50 Other financial corporations	Annex V.Part 1.42(d)		<b></b>	<del> </del>		<del> </del>	t							<del> </del>	t		· · · · · ·	·	<b>†</b>
WA then formulal assessment and	Angex V.Part 1.42(e)		<del> </del>	<del> </del>		<del> </del>	t	····	·····		···	· · · · · · · · · · · · · · · · · · ·	<b></b>	t	†	<del> </del>		·	<b></b>
(20) Loans and advances	Annex V.Part 1.32, 44(a)						· · · · · · · · · · · · · · · · · · ·								T				i
90 Central banks	Annex V.Part 1.42(a)																		
90 General governments	Annex V.Part 1.42(b)																		
05 Credit institutions	Annex V.Part 1.42(c)																		
10 Other financial corporations	Annex V.Part 1.42(d)																		
20 Non-financial corporations 30 Of which: Small and Medium-sized Enterprises	Annex V.Part 1.42(e)																		<del></del>
35 Of which: Small and Medium-sized Enterprises.	SME Art 1 2(a)																		ļ
errowsty.	Annex V.Part 2.86(a), 87																		
50 Households	Annex V.Part 1.42(f)																		
of which: Loans collateralised by residential immovable	Annex V.Part 2.86(s), 87														T				
property																			
70 Of which: Credit for consumption DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.88(a) Annex V.Part 2.349(a)																		
81 Debt securities 82 Central banks	Anoes V.Part 1.21, 44(b)																		
92 Central banks 92 General governments	Annex V.Part 1.42(a) Annex V.Part 1.42(b)																		
94 Credit Institutions	Annux V.Part 1.42(c)																		
85 Other financial corporations	Annex V.Part 1.42(c) Annex V.Part 1.42(d)														<del> </del>				<del></del>
96 Non-financial corporations	Annex V.Part 1.42(e)																		<u></u>
91 Loans and advances	Annex V.Part 1.22, 44(a)																		
92 Central banks	Annex V.Part 1.42(a)																		
93 General governments	Annex V.Part 1.42(b)																		
94 Credit Institutions	Annex V.Part 1.42(c)																		
95 Other financial corporations	Annex V.Part 1.42(d)																		
96 Non-financial corporations	Atmex V.Part 1.42(e) Atmex V.Part 1.42(f)																		
97 Households	Annex V.Part 1.42(f)																		
OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2:249(b)																		
HI Debt securities	Annex V.Part 1.21, 44(b) Annex V.Part 1.42(s)		<u> </u>	<del> </del>															
H2 General governments	Annex V.Part 1.42(b)																		<del> </del>
H4 Credit institutions	Annus V Part I 42(c)		<del> </del>	+			<del> </del>	<del> </del>								<del> </del>			<del> </del>
15 Other financial corporations	Annex V.Part 1.42(d)											l							†
116 Non-financial corporations	Annex V.Part 1.42(e)																		
21 Loans and advances	Annex V.Part 1.22, 44(a)																		
22 Central banks	Annex V.Part 1.42(a)																		
23 General governments 24 Credit institutions	Annex V.Part 1.42(b)																		
24 Credit Institutions 25 Other financial corporations	Atmex V.Part 1.42(c) Atmex V.Part 1.42(d)			<del> </del>															<del></del>
26 Non-financial corporations	Annex V.Part 1.42(d) Annex V.Part 1.42(e)			<del> </del>									<b></b>						<del></del>
22 Households	Annex V.Part 1.42(0)		<del> </del>	<del> </del>		·	<del> </del>	<b></b>	<del> </del>			· · · · · ·				<del> </del>		·	<del> </del>
DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR 11 VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(c)																		
DEST INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2-246																		
25 DEBT INSTRUMENTS HELD FOR SALE	Annex V.Part 2:247																		
10 Loan commitments given	CRR Annex I: Annex V.Part 1.44(a).																		

Annex III

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
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
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	Statement of profit or loss
5.1	F 05.01	Breakdown of non-trading Loans and advances by product
		Breakdown of financial liabilities
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	Derivatives - Trading and economic hedges
		Hedge accounting
11.2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
18	F 18.00	Performing and non-performing exposures
19	F 19.00	Forborne exposures

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	Breakdow n in table	Carrying amount
					1.27-28 010
010	Cash, cash balances at central banks and other demand	BAD art 4.Assets(1)	IAS 1.54 (I)		010
020	deposits 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	Financial assets held for trading		IFRS 9.Appendix A		
060	Derivatives		IFRS 9.Appendix A	10	
070	Equity instruments		IAS 32.11	4	
080	Debt securities		Annex V.Part 1.31 Annex V.Part 1.32	4	
	Loans and advances	BAD Article 32-33; Annex V.Part	Annex V.Part 1.32	4	
091	Trading financial assets	1.17 CRR Annex II; Annex V.Part 1.17,			
092	Derivatives	27		10	
093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
094	Debt securities	Annex V.Part 1.31		4	
	Loans and advances  Non-trading financial assets mandatorily at fair value through	Annex V.Part 1.32			
096	profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097 098	Equity instruments		IAS 32.11	4	
098	Debt securities  Loans and advances		Annex V.Part 1.31 Annex V.Part 1.32	4	
100	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a),	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
		(6)	11 N.O 1.O(a)(I), IFKS 9.4.1.5		
110	Equity instruments			4	
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
130	Loans and advances Financial assets at fair value through other comprehensive	Annex V.Part 1.32	Annex V.Part 1.32	4	
141	income		IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments		IAS 32.11	4	
143	Debt securities  Loans and advances		Annex V.Part 1.31 Annex V.Part 1.32	4	
	Non-trading non-derivative financial assets measured at fair	242 444(0)	Annex V.Part 1.32		
171	value through profit or loss	BAD art 36(2)		4	
172	Equity instruments  Debt securities	ECB/2013/33 Annex 2.Part 2.4-5 Annex V.Part 1.31		4	
173		Accounting Directive art 8(1)(a),			
174	Loans and advances	(4)(b); Annex V.Part 1.32		4	
175	Non-trading non-derivative financial assets measured at fair value to equity	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	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities  Loans and advances		Annex V.Part 1.31 Annex V.Part 1.32	4	
231	Non-trading non-derivative financial assets measured at a cost- based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19	Anniek V.I are 1.32	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 BAD art 37; Accounting Directive		4	
234	Other non-trading non-derivative financial assets	Article 12(7); Annex V.Part 1.20		4	
235	Equity instruments  Debt securities	ECB/2013/33 Annex 2.Part 2.4-5 Annex V.Part 1.31		4	
236	Loans and advances	Annex V.Part 1.31 Annex V.Part 1.32		4	
240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
260	Investments in subsidiaries, joint ventures and associates	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	Tangible assets	BAD art 4.Assets(10)		21,	
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	Intangible assets	BAD art 4.Assets(9); CRR art	IAS 1.54(c); CRR art	74_	
310	Goodwill	4(1)(115) BAD art 4.Assets(9); CRR art 4(1)(113)	4(1) (115) IFRS 3.B67(d); CRR art 4(1) (113)		
	Other intensible accets	BAD art 4.Assets(9)	IAS 38.8,118	21,	
320	Other intangible assets			42	
			IAS 1.54(n-o)		
320 330 340	Tax assets  Current tax assets		IAS 1.54(n-o) IAS 1.54(n); IAS 12.5		
330	Tax assets	Accounting Directive art 17(1)(f);	IAS 1.54(n); IAS 12.5 IAS 1.54(o); IAS 12.5; CRR		
330 340 350	Tax assets  Current tax assets	CRR art 4(1)(106)	IAS 1.54(n); IAS 12.5 IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
330 340 350 360	Tax assets  Current tax assets  Deferred tax assets  Other assets  Non-current assets and disposal groups classified as held for		IAS 1.54(n); IAS 12.5 IAS 1.54(a); IAS 12.5; CRR art 4(1)(106) Annex V.Part 2.5 IAS 1.54(j); IFRS 5.38, Annex		
330 340 350	Tax assets Current tax assets Deferred tax assets Other assets	CRR art 4(1)(106)	IAS 1.54(n); IAS 12.5 IAS 1.54(o); IAS 12.5; CRR art 4(1)(106) Annex V.Part 2.5		

## 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	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
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	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)		8	
062	Derivatives	CRR Annex II; Annex V.Part 1.25		10	
063	Short positions	1.20		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	1500 5 0 ( ) () 1500	8	
070	Financial liabilities designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	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	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	
140	Other financial liabilities  Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)	Annex V.Part 1.38-41	8	
142	Deposits	ECB/2013/33 Annex 2.Part		8	
143	Debt securities issued	2.9; Annex V.Part 1.36 Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	Derivatives – Hedge accounting	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	Fair value changes of the hedged items in portfolio hedge of interest rate risk	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	Provisions	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	Tax liabilities		IAS 1.54(n-o)		
250	Current tax liabilities  Deferred tax liabilities	Accounting Directive art	IAS 1.54(n); IAS 12.5 IAS 1.54(o); IAS 12.5;		
	Share capital repayable on demand	17(1)(f); CRR art 4(1)(108)	CRR art 4(1)(108) IAS 32 IE 33; IFRIC 2;		
		Appay I/ Part 2 12	Annex V.Part 2.12		
280	Other liabilities  Liabilities included in disposal groups classified as held for sale	Annex V.Part 2.13	Annex V.Part 2.13 IAS 1.54 (p); IFRS 5.38,		
	Haircuts for trading liabilities at fair value	Annex V Part 1.29	Annex V.Part 2.14		
	TOTAL LIABILITIES		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	Capital	BAD art 4.Liabilities(9), BAD art	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 BAD art 4.Liabilities(10); CRR art			
040	Share premium	4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19 Accounting Directive art 8(6);	Annex V.Part 2.18-19 IAS 32.28-29; Annex V.Part	46	
060	Equity component of compound financial instruments	Annex V.Part 2.18	2.18		
070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
080	Other equity Accumulated other comprehensive income	Annex V.Part 2.20 CRR art 4(1)(100)	IFRS 2.10; Annex V.Part 2.20 CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss	CKK art 4(1)(100)	IAS 1.82A(a)	40	
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 subsidaries, 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		IFRS 9.5.7.5; .6.5.8(b); Annex		<b></b>
340	other comprehensive income [hedged item]		V.Part 2.22 IAS 1.7(e);IFRS		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]		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		IAS 1.7(f); IFRS 9 5.7.7; Annex		
128	attributable to changes in their credit risk  Items that may be reclassified to profit or loss		V.Part 2.23 IAS 1.82A (a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24		
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.7 (e); IFRS 7.24B(b)(iI)(iII); IFRS 7.24C(b)(i); 24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]		IAS 1.7(g)(h); IFRS 9.6.5.15,.6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidaries, joint ventures and associates		IAS 1. IG6; IAS 28. 10		
190	Retained earnings	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
200	Revaluation reserves	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex		
201	Tangible assets	Accounting Directive art 7(1)	V.Part 2.28		
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	Fair value reserves	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) Accounting Directive art 8(1)(a),			
208	Hedging derivatives. Other hedges	(8)(a) Accounting Directive art 8(1)(a), Accounting Directive art 8(1)(a),			
209	Non-trading non-derivative financial assets measured at fair value to equity	(8)(2)			
210	Other reserves	BAD art 4 Liabilities(11)-(13) BAD art 38.1; CRR art 4(112);	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]  Reserves or accumulated losses of investments in subsidaries, joint ventures and	Annex V.Part 2.15 Accounting Directive art 9(7)(a);	IAS 20 11, 4 V.S. 1.3.5-		
220	associates accounted for using the equity method	art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29		
230	Other First consolidation differences	Annex V.Part 2.29 Accounting Directive art 24(3)(c)	Annex V.Part 2.29		
240	(-) Treasury shares	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	Profit or loss attributable to owners of the parent	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)	2	
260	(-) Interim dividends	CRR Article 26(2b)	IAS 32.35		
270	Minority interests [Non-controlling interests]	Accounting Directive art 24(4)	IAS 1.54(q)	4.	
280	Accumulated Other Comprehensive Income Other Items	CRR art 4(1)(100)	CRR art 4(1)(100)	46	<b></b>
300	TOTAL EQUITY		IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	BAD art 4.Liabilities	IAS 1.IG6		

## 2. Statement of profit or loss

2. St	atement of profit or loss				
		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
		BAD art 27. Vertical layout(1);			010
010	Interest income	Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31 IFRS 7.20(a)(i), B5(e); Annex	16	
020	Financial assets held for trading		V.Part 2.33, 34 IFRS 7.20(a)(i), B5(e), IFRS		
025	Non-trading financial assets mandatorily at fair value through profit or loss  Financial assets designated at fair value through profit or loss		9.5.7.1 IFRS 7.20(a)(i), B5(e)		
041	Financial assets designated at fair value through profit of loss  Financial assets at fair value through other comprehensive income		IFRS 7.20(b); IFRS 9.5.7.10-		
051	Financial assets at amortised cost		11; IFRS 9.4.1.2A IFRS 7.20(b); IFRS 9.4.1.2;		
070	Derivatives - Hedge accounting, interest rate risk		IFRS 9.5.7.2 IFRS 9.Appendix A; .B6.6.16;		
080	Other assets		Annex V.Part 2.35 Annex V.Part 2.36		<u> </u>
085	Interest income on liabilities	Annex V.Part 2.37	IFRS 9.5.7.1, Annex V.Part 2.37		
090	(Interest expenses)	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)	Alliex V.Fait 2.31	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) (Derivatives - Hedge accounting, interest rate risk)		IFRS 7.20(b); IFRS 9.5.7.2 IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)		Annex V.Part 2.38 IFRS 9.5.7.1, Annex V.Part		
145	(Interest expense on assets)	Annex V.Part 2.39	2.39		
150	(Expenses on share capital repayable on demand)  Dividend income	BAD art 27. Vertical layout(3):	IFRIC 2.11 Annex V.Part 2.40	31	
170		Annex V.Part 2.40	IFRS 7.20(a)(i), B5(e); Annex	31	
	Financial assets held for trading		V.Part 2.40 IFRS 7.20(a)(i), B5(e),IFRS		
175	Non-trading financial assets mandatorily at fair value through profit or loss		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;		
192	Investments in subsidiaries, joint ventures and associates accounted for using other	Annex V Part 2 .42	Annex V.Part 2.41 Annex V Part 2 .42		<del>                                     </del>
200	than equity method Fee and commission income	BAD art 27. Vertical layout(4)	IFRS 7.20(c)	22	
210	(Fee and commission expenses) Gains or (-) losses on derecognition of financial assets and liabilities not	BAD art 27. Vertical layout(5)	IFRS 7.20(c)	22	
220	measured at fair value through profit or loss, net	BAD art 27. Vertical layout(6)	Annex V.Part 2.45	16	
231	Financial assets at fair value through other comprehensive income		IFRS 9.4.12A; 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		
260 270	Financial liabilities measured at amortised cost Other		IFRS 7.20(a)(v); IFRS 9.5.7.2		
280	Gains or (-) losses on financial assets and liabilities held for trading, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27. Vertical layout(6)		16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27. Vertical layout(6) Accounting Directive art		16	
300	Gains or (-) losses from hedge accounting, net	8(1)(a), (6), (8) BAD art 39	Annex V.Part 2.47 IAS 21.28, 52 (a)	16	
320	Exchange differences [gain or (-) loss], net Gains or (-) losses on derecognition of investments in subsidiaries, joint	BAD art 27. Vertical layout(13)-	IAS 21.28, 52 (a)		
330	ventures and associates, net Gains or (-) losses on derecognition of non-financial assets, net	(14); Annex V Part 2.56 Annex V. Part 2.48	IAS 1.34; Annex V. Part 2.48	45	
340	Other operating income	BAD art 27. Vertical layout(7);	Annex V.Part 2.314-316	45	
050		Annex V.Part 2,314-316 BAD art 27.Vertical			
350	(Other operating expenses)	layout(10); Annex V.Part 2.314-316	Annex V.Part 2.314-316	45	
355 360	TOTAL OPERATING INCOME, NET (Administrative expenses)	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	(Depreciation)		IAS 1.102, 104		
400	(Property, Plant and Equipment) (Investment Properties)	BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9)	IAS 1.104; IAS 16.73(e)(vii) IAS 1.104; IAS 40.79(d)(iv)		
415	(Goodwill)	BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9)	IAC 1 104, IAC 20 110(-1(-i)		
420	(Other intangible assets)  Modification gains or (-) losses, net	BAD art 27. Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi) IFRS 9.5.4.3, IFRS 9 Appendix		
426	Financial assets at fair value through other comprehensive income		A; Annex V Part 2.49 IFRS 7.35J		
427	Financial assets at amortised cost		IFRS 7.35J	9	
430	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)	12	
		BAD art 27. Vertical layout(11)-	IFRS 9.4.2.1(c),(d),9.B2.5;	43	·
440	(Commitments and guarantees given)	(12)	IAS 37, IFRS 4, Annex V.Part 2.50		
450 455	(Other provisions) (Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
460	(Impairment or (-) reversal of impairment on financial assets not	BAD art 35-37, Annex V.Part	IFRS 7.20(a)(viii); IFRS	12	
	measured at fair value through profit or loss)	2.52, 53	9.5.4.4; Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2,		
481	(Financial assets at fair value through other comprehensive income)		9.5.5.8	12	
491 510	(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidiaries,	BAD art 27. Vertical layout(13)-	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8 IAS 28.40-43	12 16	
	joint ventures and associates) (Impairment or (-) reversal of impairment on non-financial assets)	(14)	IAS 36.126(a)(b)	16	
530 540	(Property, plant and equipment)	BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9)	IAS 16.73(e)(v-vi) IAS 40.79(d)(v)		
550	(Investment properties) (Goodwill)	BAD art 27. Vertical layout(9)  BAD art 27. Vertical layout(9)	IFRS 3.Appendix B67(d)(v):		· · · · · ·
560	(Other intangible assets)	BAD art 27. Vertical layout(9)	IAS 36,124 IAS 38.118 (e)(iv)(v)		
570	(Other)	Accounting Directive art	IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	24(3)(f) BAD art 27. Vertical layout(13)-	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method.	(14)	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (Tax expense or (-) income related to profit or loss from continuing	BAD art 27. Vertical layout(15)	IAS 1.102, IG 6; IFRS 5.33 A IAS 1.82(d); IAS 12.77		
	operations)				
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27. Vertical layout(16)	IAS 1, IG 6		
632	Extraordinary profit or (-) loss after tax	BAD art 27. Vertical layout(21)		ļ	
633	Extraordinary profit or loss before tax	BAD art 27. Vertical layout(19)		<u> </u>	
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27. Vertical layout(20)	IAS 1.82(ea) ; IFRS 5.33(a),	L	
640	Profit or (-) loss after tax from discontinued operations		5.33 A; Annex V Part 2.56		
650 660	Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)		IFRS 5.33(b)(i) IFRS 5.33 (b)(ii),(iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	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	I .	IAS 1.81B (b)(ii)		

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

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

			Gross carrying	Carrying amount Annex V.Part 1.27-28										
		References	amount	Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households					
			Annex V.Part 1.34	Annex V.Part 1.42(a)	Annex V.Part 1.42(b)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)					
			005	010	020	030	040	050	060					
By product	010 On demand [call] and short notice [current account]	Annex V.Part 2.85(a)												
	020 Credit card debt	Annex V.Part 2.85(b)												
	030 Trade receivables	Annex V.Part 2.85(c)												
	040 Finance leases	Annex V.Part 2.85(d)												
	050 Reverse repurchase loans	Annex V.Part 2.85(e)												
	060 Other term loans	Annex V.Part 2.85(f)												
	070 Advances that are not loans	Annex V.Part 2.85(g)												
	080 LOANS AND ADVANCES	Annex V.Part 1.32, 44(a)												
By collateral	090 of which: Loans collateralised by immovable property	Annex V.Part 2.86(a), 87												
	100 of which: other collateralised loans	Annex V.Part 2.86(b), 87												
By purpose	110 of which: credit for consumption	Annex V.Part 2.88(a)												
	120 of which: lending for house purchase	Annex V.Part 2.88(b)												
By subordination	130 of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)												

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

					Carrying Annex V.F	g amount art 1.27-28			
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	Accumulated changes in fair value due to credit risk
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(l); 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
	References National GAAP based on BAD			Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
			010	020	030	034	035	037	040
010 Derivatives	CRR Annex II	IFRS 9.BA.7(a)							
020 Short positions		FRS 9.BA.7(b)							
030 Equity Instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11							
040 Debt securities	Annex V.Part 1.31 ECB/2013/33 Annex 2.Part 2.9;	Annex V.Part 1.31 ECB/2013/33 Annex 2.Part 2.9;							
050 Deposits	Annex V.Part 1.36	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	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3: Annex V.Part 2.97							
100 Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
110 General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)							
120 Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
130 Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
140 Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3;	ECB/2013/33 Annex 2.Part							
150 Repurchase agreements	Annex V.Part 2.97 ECB/2013/33 Annex 2.Part 2.9.4	2.9.3: Annex V.Part 2.97 ECB/2013/33 Annex 2.Part 2.9.4							
160 Credit institutions	Annex V.Part 1.42(c).44(c)	Annex V.Part 1.42(c).44(c)							
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							
	ECB/2013/33 Annex 2.Part 2.9.3	ECB/2013/33 Annex 2.Part							
190 Deposits redeemable at notice	Annex V.Part 2.97	2.9.3: Annex V.Part 2.97							
200 Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
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 2.9.3;	ECB/2013/33 Annex 2.Part 2.9.2 ECB/2013/33 Annex 2.Part							
240 Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3: Annex V.Part 2.97							
250 Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
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	ECB/2013/33 Annex 2.Part 2.9.3;	ECB/2013/33 Annex 2.Part							
300 Repurchase agreements	Annex V.Part 2.97 ECB/2013/33 Annex 2.Part 2.9.4	2.9.3; Annex V.Part 2.97 ECB/2013/33 Annex 2.Part 2.9.4							
310 Households	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)							
320 Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
330 Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
340 Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3;	ECB/2013/33 Annex 2.Part							
	Annex V.Part 2.97	2.9.3; Annex V.Part 2.97							
350 Repurchase agreements 360 Debt securities issued	ECB/2013/33 Annex 2.Part 2.9.4 Annex V.1.37, Part 2.98	ECB/2013/33 Annex 2.Part 2.9.4 Annex V.Part 1.37, Part 2.98							
370 Certificates of deposits	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)	<b> </b>	<del></del>	<del> </del>				
380 Asset-backed securities	CRR art 4(61)	CRR art 4(1)(61)		· · · · · · · · · · · · · · · · · · ·					
390 Covered bonds	CRR art 129	CRR art 129	h	<del> </del>	l	<b></b>			
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			L	L	L			l	

U.Z Substituted Intalicial Industries					
				Carriyng amount	
			Designated at fair value through profit or loss	At amortized cost	At a cost-based method
		References National GAAP compatible IFRS	IFRS 7.8(e)(I); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	
	References National GAAP	·	Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3)
			010	020	030
010 Deposits		ECB/2013/33 Annex 2.Part 2.9;			
	Annex V. Part 1,36	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 bedges

	By type of risk / By product or by type of market				Carrying	amount		Fair	value	Notional	amount			
	·/													
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold			
			References National GAAP compatible IFRS	Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.Part 2.120, 131				Annex V.Part 2.133-135	Annex V.Part 2.133-135			
		References National GAAP based on BAD		Annex V.Part 1.17, Part 2.120	Annex V.Part 2.124	Annex V.Part 1.25, Part 2.120	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135			
				010	011	020	016	022	025	030	040			
010		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		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		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											
201	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		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	CRR Annex II; Annex V.Part 1.16(a)	IFRS 9.Appendix A											
300		Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142												
310	or which: OTC - other financial corporations	44(e), Part 2,141(b)	Annex V.Part 1.42(d), 44(e), Part 2.141(b)											
320	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)	Annex V.Part 1.44(e), Part 2.141(c)											

## 11. Hedge accounting

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

				Carrying	amount			Notional	amount		Fair	value
	By product or by type of market	References National GAAP based on BAD	Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	Annex V.Part 2.124	Annex V.Part 1.25, Part 2.120	Annex V.Part 2.124	Annex V.Part 2.133-135	Annex V.Part 2.124	Annex V.Part 2.133-135	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.132
		Annex V.Part 2.129(a)	005	006	007	800	010	011	020	021	030	040
010	Interest rate											
020	OTC options	Annex V.Part 2.136										
030	OTC other Organized market options	Annex V.Part 2.136										
040		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	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	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	Annex V.Part 2.143										
236	of which: portfolio cash flow hedges of interest rate risk	Annex V.Part 2.143										
240	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142										
250	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)										
260	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)										

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38.10	obsentius on serturning and non-serturn	ha executares	Creax carrying amount / Numbul amount																	hit and provision		Maximum a	named of the transce that can		
										ount / Neminal as	mauni						Performing							Section V	Indexed Fact 2.779
					Performing			Non-perture								_	exposures :	Nan-perhanning		dae to credit ris	merel, accumulate A and provisions	d regalive chan	ges in fair value	Collateral receiv	
				210	533	Not pard due or Pard due = 30 days	Fanil dian = 30 days == 90 days	200	Evillarly to pay that are not parti- due or past size = = 90 days	Partidue = 90 days == 180 days	Past due = 180 days == 1 year	Paul due = 1 year == 5 years	Pant due = 5 years	Of which defaulted	Of which impaired	190	provisions.	100	Undbely is pay that are not past; due or past she o = 90 days	Pasi due = 90 days == 180 days	Pand due = 180 days == 1 year	First ske = 1 year = = 1 year	Particle = 5 years	Collabral received on non- perturning reposurs	Pinancial guarantees received on min- pertireding exposures
			Belevenies National CAAP compatible IFEE	Annes V. Flori 1.34 Flori 2.718	Anne V. Fart 2 213-214, 223-239	4 Annex V. Parl 2. 222, 231	Ames V. Fart 2. 222, 238	060 Amera V. Parl 2. 213-216, 223-239	010 Annex V. Fart 2. 232, 238-238	Annes V. Favi 2. 222, 235-236	Annes V. Parl J. 222, 239-238	Annes V. Fart 2. 222, 239-236	Anne V. Parl J. 222, 235-236	200 art 173; Annes V Fest 2 238(b)	TANDERS OF THE STREET OF THE STREET S	Annes V. Fart 2. 238	140 Anna V. Parl 2. 238	Annes V. Fort 2. 238	140 Anne V. Fart 2. 234, 238	110 Annex V. Fart 2. 236, 238	180 Ames V. Fart 2. 238, 238	190 Ames V. Parl 2. 236, 238	Annes V. Fort 2. 234, 238	Annex V. Fort 2. 239	210 Anne V. Parl 2. 239
		References National CASP based on EAD		Annes V. Fart 1.34, Fart 2.718,	Anne V. Fart 2. 213-214, 223-239	Annex V Part 2. 222, 231	Ames V. Fart 2. 222, 238	Annes V. Part 2. 213-214, 223-239	Annes V. Fart 2. 202, 239-236	Annes V. Flort 2. 222, 238-236	Annes V. Parl 2. 222, 229-238	Annes V. Fürl 2. 222, 235-236	Annu V. Parl J. 202, 239-238	CRE art 178; Ameri V Fort 2 238(b)	2 227pg ORF art 6(Mg) Amer V Part	Annes V. Fort 2. 208	Anna V. Parl 2. 238	Annes V. Fart 2. 238	Annes V. Fart 2. 236, 238	Annes V. Parl 2. 236, 238	Ames V. Fart 2. 238, 238	Annu V. Parl 2. 236, 238	Annes V. Fort 2. 23s, 23f	Annex V. Fort 2. 239	Anne V. Parl J. 239
010	Controllers Controllers	Anne V.Fart 1.37, 44(b)	America V Facil 1.31, 46(b) America V Facil 1.42(a)																						
030	Control governments	Anna V.Farl 1.42(b)	America V. Fart J. 42(b.)																						
960	Other Enancial corporations	Anna V Fart 1.42(c) Anna V Fart 1.42(d)	Amera V.Fart 1.42(x) Amera V.Fart 1.42(x)																						
940	Non-financial conscrations Learns and advances	Anne V.Fort 1.42(e) Anne V.Fort 1.12, 44(a)	Arpina V.Farl 1.42(a) Armina V.Farl 1.32, 46(a)																						
080	Comballitarits	Anne V.Fort 1.42(a) Anne V.Fort 1.42(b)	Amera V.Fart 1.42(a) Amera V.Fart 1.42(b)																						
100		Anna V.Fart 1.42(c)	Anne V.Fart 1.42(c)	•												•									
110	Other financial corporations I Non-financial corporations	Anne V.Fort 1.42(4) Anne V.Fort 1.42(e)	Amera V.Fort 1.42(4) Amera V.Fort 1.42(a)																						
130	Of which: Small and Medium: sped	SME Art 1 2(a)	SME A-1 12(a)																						
140	Of which loans callebrature by commercial immercials gramming	Anna V.Fart 2.88(s), 87	America V Part 2 Bb(a), 87																						
110	Playorholds Of which: Loans callaterational by residential	Anne V.Fort 1.42(0) Anne V.Fort 2.86(a), 87	Amera V.Fart 1.42(1) Amera V.Fart 2.88(a), 87																	-					
170	Of which Credit for consumption	Anne V.Fart 2.88(a), 87 Anne V.Fart 2.88(a)	America V. Part 2.88(a) 87 America V. Part 2.88(a)																			<u> </u>			
180	DEST INSTRUMENTS AT COST OR AT AMORT IND COST	Anna V Fart 2 223(a)	Amera V Fart 2 223(a)																						
182	Certal backs	Anne V.Farl 1.37, 44(b) Anne V.Farl 1.42(a)	Amera V.Fart 1.21, 46(b) Amera V.Fart 1.42(a)																						
183	Central governments Credit Includers	Anne V.Farl 1.42(b) Anne V.Farl 1.42(c)	America V Fort 1.42(b) America V Fort 1.42(c)																						
2.85	Other Financial corporations.  Son financial corporations.	Annex V.Fort 1.42(4) Annex V.Fort 1.42(e)	Amera V.Fart 1.42(4) Amera V.Fart 1.42(4)																						
593	Loans and advances	Anne V Fart 1.32, 44(a)	Anne V.Fart 1.32, 46(x)																						
192	Central banks Central governments	Anne V.Fort 1.42(a) Anne V.Fort 1.42(b)	Amerik V.Fart 1.42(a) Amerik V.Fart 1.42(b)																						
294	Credit includers Other financial conscrations	Anne VFart 1.42(c) Anne VFart 1.42(d)	America V. Fact 1.42(c) America V. Fact 1.42(c)																						
296	Non-francisi consciolare	Anne V.Fort 1.42(e) Anne V.Fort 1.42(f)	Amera V Fact 1.42(a) Amera V Fact 1.42(0)																						
593	DEST INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE																								_
211	INCOME OF THROUGH EQUITY SUBJECT TO IMPAIRMENT SIRI SELECTION	Annes V Fart 2 233(6) Annes V Fart 2 37, 44(6)	Amera V Fart 2 223(b) Amera V Fart 3 23, 40(b)																						
212	Central banks Central governments	Anna V.Fart 1.42(a) Anna V.Fart 1.42(b)	America V. Fort 1.42(a) America V. Fort 1.42(b)																						
214	Credit Indibutions	Anne V.Fart 1.42(c)	America V.Fart 1.42(c)																						
216		Annes V.Fort 1,42(e) Annes V.Fort 1,42(e)	Arpen V.Fart 1.42(4) Armen V.Fart 1.42(4)																						
222	Coarts and advances Contractbanks	Anne V.Fart 1.32, 44(a) Anne V.Fart 1.42(a)	Annes V.Fart 1.32, 48(a) Annes V.Fart 1.42(a)																						
222	Credit Inclinations	Anne V.Fart 1.4201 Anne V.Fart 1.42(c)	Amer V Fort 1.42(b) Amer V Fort 1.42(c)																						
225	Other Enancial corporations	Anne V Fort 1.42(4) Anne V Fort 1.42(e)	Amera V.Fart 1.42(4) Amera V.Fart 1.42(4)																						
222	Page 1997 MARKET AT STREET LOCAL	Anne V.Fart 1.42/0	Amery V.Fart 1.42(0)																						
231	OR FATE VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annes V.Fart 2.233(s), 234	Anna V Fart 2 233(c), 232																						
330	DEET INSTRUMENTS OTHER THAN HELD FOR TRACKING OR TRACKING	Annes V Fiel 2 217	Amera V Fart 2 217																						
335	DEST INSTRUMENTS HELD FOR SALE																			$\vdash$		$\vdash$			
340	Lean commitments given	Fert 2.112, 113, 224	CRR Annex 1: Annex 1:Fart 1.44(g), Fart 2:332-338, 112, 114, 224											l										ı	
310	Certalitarits	Annex V.Fort 1.42(a) Annex V.Fort 1.42(b)	America V Part 1 62041 America V Part 1 62061			11 111			- 11 1										11 11	11 1	11 1				
310	Credit inclinitions											11 11											- 11		
310	Other Enancial corporations  Son Enancial corporations	Anne VFiel 1.42(4) Anne VFiel 1.42(e)	America V.Fart 1.42(4) America V.Fart 1.42(4)																	111111					
830	Placeholds	Annes V Fort 1.42/D	Anne V Fort 1.42(0) PRE 4 Anne A : CRE Anne I:									-													
410	Financial guarantees given	Part 2 112, 114, 228	Annua V.Part 1.46(1), Part 2.332- 338, 114, 136, 328											L										L	
630	Central powerents	Anne V Fart 1.42(a) Annex V Fart 1.42(b)	Agents V Fort 1 (201) Agents V Fort 1 (201)						11111			11:11:1								111111	111111	11111			
1660	Credit Inclinations								- :: :											- 11 - 1			- ::		
610	Other Enancial corporations  Non Enancial corporations	Anne VFert 1.42(4) Anne VFert 1.42(e)	Ames V.Farl 1.42(4) Ames V.Farl 1.42(e)																					L	
670	Pagetholis.	Annes V.Fort 1.42/0 CRV Annes I: Annes V.Fort 1.48(g).	Amera V.Fart 1.42(1) CRR Amera 1: Amera V.Fart 1.44(g).					_																	
680	Other Commitments given	Fert 2.112, 118, 224	Fart 2, NO. 100, 716, 714, 224																					L	
1900		Annes V.Fort 1.42(s) Annes V.Fort 1.42(b)	Amera V.Farl 1.42(a) Amera V.Farl 1.42(b)																						
910	Credit Inditubers  Other Financial consorations	Anne VFart 1.42(c) Anne VFart 1.42(d)	America V Fact 1.42(c) America V Fact 1.42(c)			- 11 111														- 11 - 1					
130	Sten financial corporations.  Non financial corporations.	Annes V Farl 1.42(6) Annes V Farl 1.42(6)	America V Part 1 A2(4) America V Part 1 A2(4) America V Part 1 A2(1)																						
110	OFF BALANCE SHEET EXPOSURES		Amera V.Fart 1.42(1) Amera V.Fart 2.217																						

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19. Information forborne executes		Gross carrying amount / nominal amount of exposures with furbearance measures:											Accumulated impairment, accumulated negative changes in fair value due to credit collaboration risk and provisions.								
	References National GAAP based on RAD			Performing exposures with forbearance measure				Non-performing exposures with forbearance measures							Performing exposures with	measures - Acc	ion-performing exposures with forbearance neasures - Accumulated impairment, cournulated negative changes in fair value due o credit risk and provisions			Collateral received and financial guarantees received	
					Instruments with modifications in their terms and conditions	Retinancing	of which: Performing forborne exposures under probation reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non- performing prior to forbearance		measures - Accumulated impairment and provisions		Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with fortbearance measures	Financial guarantees received on exposures with forbearance measures	
			010	020	030	040	050	060	070	090	090	100	110	120	130	100	160	160	170	190	
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258 Annex V. Part	Annex V. Part 2. 354, 359-362	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 254(b), 241	Annex V. Part 3: 259-263	Annex V. Part 2.241(a), 366	Annex V. Part 2. 241 (b), 265-266	CSR art 178; Altes V. Part 2.264(b)	WRS 9.5.5.1 ERS 9 Appendix A Annux V.Part 2.264(a)	Annex V. Part 2. 231, 253(s), 262	Annex V. Part 2. 367	Annex V. Part 2. 307	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 367	Attnex V. Part 2. 241(b), 367	Annex V. Part 2. 268	Annex V. Part 2. 268	
			1.24, Part 2, 118, 240-245, 251-255	Annex V. Part 2. 256, 359-362	Annex V. Part 2.241(s), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2: 25s(b), 2s1	Annex V. Part 2: 259-263	Attes V. Part 2:241(a), 366	Annex V. Part 2. 241 (b), 365-366	Assex V. Part 2.264(b)	Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 262	Annex V. Part 2. 367	Annex V. Part 2. 307	Annex V. Part 2. 207	Annex V. Part 2. 241(a), 367	Atnex V. Part 2. 241(b), 267	Annex V. Part 2. 268	Annus V. Part 2. 268	
010 Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)																		<del></del>	
600 Central banks 600 General governments	Annex V Part 1.42(b) Annex V Part 1.42(b)	600ex V.Part J.42(a) 600ex V.Part J.42(b)							+				<b></b>			<del></del>		<b></b>		+	
680 General governments 680 Credit institutions 660 Other financial corporations	Annex V.Part 1.42(b) Annex V.Part 1.42(c)	Annex V.Part 1.42(0) Annex V.Part 1.42(c)							<del> </del>			<del> </del>								<del></del>	
950 Other financial corporations	Annex V.Part 1.42(c) Annex V.Part 1.42(d)	Annex V.Part 1.42(c) Annex V.Part 1.42(d)							<del> </del>	<del></del>	· · · · · ·					<del> </del>				t	
660 Non-financial corporations	Appex V.Part 1.42(e)	Annex V.Part 1.42(e)							1											1	
030 Loans and advances	Annix V Part 1.32, 46(6)	Annex V.Fart 1.32; 44(a)																			
	Annex V.Part 1.42(a)	Annex V.Fart 1.43(a)																			
990 General governments 980 Credit institutions	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																			
	Annex V. Part 1.42(c)	Annex V Part J 42(c)																			
	Annex V. Part 1.42(d) Annex V. Part 1.42(e)	Annex V.Part 1.42(d) Annex V.Part 1.42(d)																			
120 Non-financial corporations 120 Of which: Small and Medium-sized Enterprises.	SME Art 1 2(a)	800 N 1 1 2(a)																			
www. Of which: Loans collateralised by commercial immovable	Annex V Part 1 Bela) 97	Annex V Start 2 66/01 97																		·	
150 property																					
	Annex V.Part 1.42(f)	Annex V.Part 1.43(f)																		<del></del>	
160 Of which Loans collaborational by residential immovable	Annex V Part 2 86(a), 87	Annex V.Part 2.84(s), 97																			
130 Of which: Credit for consumption	Annex V Part 2 88(a)	Appen V Part 2 8850																			
DEST INSTRUMENTS AT COST OR AT AMORTISED	Annex V.Part 2.249(a)	Annex V Part 2-249(b)																			
COST																					
197 Debt securities 192 Central banks	Annex V Part 1 21, 44 (b) Annex V Part 1 42(c)	Annex V Part 1 31 44(b) Annex V Part 1 42(c)																		<del> </del>	
192 General governments	Annex V.Part 1.42(b)	Annex V.Part 1.43(3)																		·	
186 Credit institutions	Annex V Part 1.42(c)	Annex V.Part 1.43(c)																		1	
185 Other financial corporations	Annex V.Part 1.42(d)	Annex V.Fart 1.43(s)																			
186 Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Fart 1.43(e)																			
191 Leans and advances 192 Central banks	Annex V Part 1.22, 44(a)	Annex V Part 1.32; 44(s)																			
192 General governments 198 Credit institutions	Annex V Part 1.42(b) Annex V Part 1.42(c)	Annex V Part 1.43(b) Annex V Part 1.43(c)																			
196 Other financial corporations	Annex V Part 1.42(c) Annex V Part 1.42(d)	Annex V.Part 1.42(c) Annex V.Part 1.42(d)							<del> </del>		<b></b>					<del> </del>				t	
196 Other financial corporations 196 Non-financial corporations	Annex V.Part 1.42(e)	Appen V.Part 1.42(e)							<del> </del>	· · · · ·	· · · · · ·	<b> </b>			· · · · · · · · · · · · · · · · · · ·	t				†	
197 Households	Annex V.Part 1.42(f)	Annex V.Part 1.43(0)																			
DEST INSTRUMENTS AT FAIR VALUE THROUGH 201 OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V Part 2-249(b)	Annex V Fort 2-249(b)																			
211 Debt securities 212 Contai banks	Annex V.Part 1.31, 44(b)	Annex V Part 1.31, 44(b)																			
	Annex V Part 1.42(a) Annex V Part 1.42(b)	Annex V Part 1.43(a)							<b> </b>	ļ										<b></b>	
213 General governments 214 Credit instructions	Annex V.Part 1.42(b) Annex V.Part 1.42(c)	Annex V.Part 1.42(0) Annex V.Part 1.42(c)																		<del></del>	
256 Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(c) Annex V.Part 1.42(d)							<del> </del>							<del></del>				<del></del>	
216 Non-financial corporations	Annex V.Part 1.42(e)	400ex V Part 1.42(e)							<del> </del>											<del></del>	
221 Leans and advances	Annex V Part 1.32, 46(s)	400cs Y Part 1.32, 44(a)																		· · · · · · · · · · · · · · · · · · ·	
221 Leans and advances 222 Central backs	Annex V. Part 1, 42(a)	Annex V Part 1.42(a)																			
222 General governments	Annex V Part 1.42(b)	Annex V.Part 1.43(3)																			
926 Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.43(c)																			
995 Other financial corporations	Annex V Part 1.42(d) Annex V Part 1.42(e)	Annex V Part 1.43(d) Annex V Part 1.43(d)																<u> </u>		<del></del>	
92% Non-financial corporations	Annex V. Part 1.42(b)	400ex V.Part 1.42(7)							<del> </del>							<del></del>				<del></del>	
231 VALUE THROUGH PROFIT OR LOSS OR THROUGH COUNTY MOT SURECT TO IMPAIRMENT	Annex V Part 2-249(c)	Annex V Part 2-289(c)																			
230 DERT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V Part 2.246	Annu V Part 2 346																			
335 DERT INSTRUMENTS HELD FOR SALE		Annex V Part 2-247																			
340 Loan commitments given	CRR Annex I. Annex V.Part I.44(a).	CRR Annex I: Annex V.Part 1.44(s).																			
200 Loan commitments given	Part 2 112, 113, 246	RWT 2.102-105, 113, 114, 244										1						l			

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