

II

(Non-legislative acts)

REGULATIONS

REGULATION (EU) 2017/1538 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⁽¹⁾, 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)⁽²⁾, 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)⁽³⁾ 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⁽⁴⁾.
- (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 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⁽⁵⁾.

⁽¹⁾ OJ L 287, 29.10.2013, p. 63.

⁽²⁾ OJ L 141, 14.5.2014, p. 1.

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

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

⁽⁵⁾ Commission 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).

- (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 ⁽¹⁾. The amendments include, inter alia, changes to the templates and instructions regarding the reporting of supervisory financial information.
- (6) It is necessary to align Regulation (EU) 2015/534 (ECB/2015/13) with the amended accounting framework and Implementing Regulation (EU) 2017/1443. Furthermore, minor technical and terminological amendments need to be made to Regulation (EU) 2015/534 (ECB/2015/13).
- (7) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly in line with the procedure of Articles 26(7) and 26(8) of Regulation (EU) No 1024/2013,

HAS ADOPTED THIS REGULATION:

Article 1

Amendments

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

- (1) Article 1 is replaced by the following:

'Article 1

Subject matter and general principles

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:

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

⁽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).

3a. Where parent institutions apply an individual consolidation method in accordance with Article 9(1) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on an individual basis applying only the individual consolidation method.

4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.

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

6. Significant and less significant branches may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.;

(2) Article 2 is amended as follows:

(a) point 3 is deleted;

(b) the following points (6) to (9) are inserted:

(6) "significant credit institution" means a credit institution which has the status of a significant supervised entity;

(7) "less significant credit institution" means a credit institution which does not have the status of a significant supervised entity;

(8) "significant branch" means a branch which has the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State;

(9) "less significant branch" means a branch which does not have the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State.;

(3) Article 3 is replaced by the following:

Article 3

Change of status of a supervised entity

1. For the purposes of this Regulation, a supervised entity shall be classified as significant 12 months after a decision as referred to in Article 45(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it. It shall report information in accordance with Title II of this Regulation as a significant supervised entity on the first reporting reference date which occurs after it has been classified as significant.

2. For the purposes of this Regulation, a supervised entity shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it. Thereafter, it shall start to report information in accordance with Title III of this Regulation.;

(4) the heading of Title II is replaced by the following:

TITLE II

REPORTING BY SIGNIFICANT CREDIT INSTITUTIONS ON A CONSOLIDATED AND ON AN INDIVIDUAL BASIS AND BY SIGNIFICANT BRANCHES ON AN INDIVIDUAL BASIS;

- (5) Chapter I of Title II is replaced by the following:

‘CHAPTER I

Reporting on a consolidated basis

Article 4

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

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis.

Article 5

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

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

- (6) the heading of Chapter II of Title II is replaced by the following:

‘CHAPTER II

Reporting on an individual basis’;

- (7) Article 6 is replaced by the following:

‘Article 6

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

1. Significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are not part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to significant branches.

2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of Implementing Regulation (EU) No 680/2014, including information specified in template 40.1 of Annex III to that Regulation, and shall take place with the frequency specified in that Article.

3. Significant credit institutions, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks based on Directive 86/635/EEC shall report supervisory financial information to the relevant NCA. This shall also apply to significant branches.

4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Implementing Regulation (EU) No 680/2014, including information specified in template 40.1 of Annex IV to that Regulation, and shall take place with the frequency specified in that Article.

5. The information specified in paragraphs 2 and 4 above shall only include information related to:

- (a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;
- (b) off-balance sheet exposures and activities in which the supervised entity is involved;
- (c) transactions other than those specified in points (a) and (b) performed by the supervised entity;

(d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are applied by the supervised entity.

6. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2 and 4 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

7. As an exception to paragraphs 2 and 4, significant credit institutions which are not part of a significant supervised group shall report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in template 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014 only if they prepare consolidated financial statements.

8. As an exception to paragraphs 2 and 4, significant branches shall not be required to report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in templates 40.1 and 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014.’;

(8) the heading of Article 7 is replaced by the following:

‘Article 7

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

(9) Article 7(1) is replaced by the following:

‘1. Significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. Supervisory financial reporting by these credit institutions shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.’;

(10) Article 7(3) is replaced by the following:

‘3. Significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a significant supervised group shall report supervisory financial information to the relevant NCA.’;

(11) Article 8 is replaced by the following:

‘Article 8

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

1. The information concerning significant credit institutions and significant branches specified in Articles 6 and 7 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

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

3. As an exception to paragraphs 1 and 2, where significant credit institutions are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively from the first day of the accounting year to the reporting reference date.

4. NCAs shall submit to the ECB the information concerning significant credit institutions and significant branches specified in Articles 6 and 7 by close of business on the following remittance dates:

- (a) for significant credit institutions which are not part of a significant supervised group and significant branches, the 10th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;
- (b) for significant credit institutions which are part of a significant supervised group, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.

5. NCAs shall decide when significant credit institutions and significant branches have to report supervisory financial information in order for them to meet these deadlines.;

(12) Chapter III of Title II is replaced by the following:

'CHAPTER III

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

Article 9

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

1. Supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country shall be reported in the following manner:

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

1a. Where more than one credit institution within a supervised group applies prudential requirements on a consolidated basis, paragraph 1 shall apply only to the credit institution established in a participating Member State and at the highest level of consolidation.

2. As an exception to paragraph 1, financial information concerning subsidiaries which have a total asset value of EUR 3 billion or less shall not be reported. For this purpose, the total value of the assets shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.

3. The information shall be reported in accordance with paragraph 1 from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Reporting in accordance with paragraph 1 is not required from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

*Article 10***Reporting reference dates and remittance dates for reporting by significant credit institutions in respect of subsidiaries established in a non-participating Member State or a third country**

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

2. NCAs shall submit to the ECB information concerning subsidiaries established in a non-participating Member State or a third country as specified in Article 9 by close of business of the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.

3. NCAs shall decide when credit institutions have to report supervisory financial information in order for them to meet this deadline.;

(13) the heading of Title III is replaced by the following:

TITLE III

REPORTING BY LESS SIGNIFICANT CREDIT INSTITUTIONS ON A CONSOLIDATED AND ON AN INDIVIDUAL BASIS AND BY LESS SIGNIFICANT BRANCHES ON AN INDIVIDUAL BASIS;

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

CHAPTER I

Reporting on a consolidated basis*Article 11***Format and frequency of reporting on a consolidated basis for less significant credit institutions**

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013 shall report supervisory financial information to the relevant NCA on a consolidated basis.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.

3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information to the relevant NCA on a consolidated basis. That supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.

5. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

6. As an exception to paragraphs 4 and 5 supervisory financial reporting concerning less significant credit institutions the assets of which have a total value, on a consolidated basis, of EUR 3 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraph 4 of this Article. For this purpose, the total value of the assets of credit institutions, on a consolidated basis, shall be determined on the basis of the prudential consolidated reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential consolidated reporting, it shall be determined on the basis of the most recent audited consolidated annual accounts, and if those annual accounts are not available, on the basis of the consolidated annual accounts prepared in accordance with applicable national accounting laws.

7. Less significant credit institutions shall start reporting information in accordance with paragraphs 4 and 5 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution exceeds, on a consolidated basis, EUR 3 billion, on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 6 where the total value of the assets of a less significant credit institution is below or equal to, on a consolidated basis, EUR 3 billion, on three consecutive reporting reference dates for quarterly reporting.

8. The information specified in paragraphs 2, 3, 4, 5, and 6 shall be reported as provided for in Article 6(5) of this Regulation.

9. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 4, 5, and 6 as part of a broader reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 12

Reporting reference dates and remittance dates for less significant credit institutions

1. The information reported by less significant credit institutions on a consolidated basis specified in Article 11 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

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

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

4. NCAs shall submit to the ECB the information specified in Article 11 by close of business on the following remittance dates:

(a) for less significant credit institutions established in a participating Member State and reporting at the highest level of consolidation, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;

(b) for less significant credit institutions reporting on a consolidated basis, other than those referred to in point (a), the 35th 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:

'CHAPTER II

Reporting on an individual basis;

(16) Article 13 is replaced by the following:

'Article 13

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

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are not part of a supervised group shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to less significant branches.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and which are not part of a supervised group shall report supervisory financial information to the relevant NCA. This shall also apply to less significant branches.
5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. Paragraphs 2, 3, 5 and 6 shall be subject to the following exceptions:
 - (a) supervisory financial reporting concerning less significant credit institutions the assets of which have a total value equal to or less than EUR 3 billion shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraphs 2, 3, 5 or 6;
 - (b) a less significant branch shall not report supervisory financial information if the total value of its assets is below or equal to EUR 3 billion.
8. For the purposes of paragraph 7, the total value of the assets of the less significant credit institution and less significant branch shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws. If the total value of the assets of a less significant branch cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of statistical data reported pursuant to Regulation (EU) No 1071/2013 of the European Central Bank (*).
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.

(*) 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).;

(17) Article 14 is replaced by the following:

'Article 14

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

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.

3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a less significant supervised group shall report supervisory financial information to the relevant NCA.

5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.

6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting by less significant credit institutions the assets of which have a total value equal to or less than EUR 3 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the less significant credit institution shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.

8. Less significant credit institutions shall start reporting information in accordance with paragraphs 2, 3, 5 and 6 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 7 where the total value of the assets of a less significant credit institution is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

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

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

(18) Article 15 is replaced by the following:

'Article 15

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

1. The information concerning less significant credit institutions and less significant branches specified in Articles 13 and 14 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

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

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

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

(a) for less significant credit institutions which are not part of a supervised group and for less significant branches, the 25th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014;

(b) for less significant credit institutions which are part of a less significant supervised group, the 35th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014.

5. NCAs shall decide when less significant credit institutions and less significant branches have to report supervisory financial information in order for them to meet these deadlines.;

(19) Article 17 is replaced by the following:

'Article 17

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

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

1. If a less significant supervised entity becomes significant before 1 January 2018 it shall be classified as a significant supervised entity for the purpose of this Regulation 18 months after a decision as referred to in Article 45(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it.

2. If the total value of the assets of a less significant supervised entity on an individual or consolidated basis exceeds EUR 3 billion before 1 January 2018 it shall start to report in accordance with the relevant provisions of this Regulation on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.

3. If the total value of the assets of a subsidiary established in a non-participating Member State or a third country exceeds EUR 3 billion before 1 January 2018 the information shall be reported in accordance with Article 9(1) on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.;

(22) Annexes I and II are amended in accordance with Annex I to this Regulation;

(23) Annex IV is replaced by Annex II to this Regulation;

(24) Annex V is replaced by Annex III to this Regulation.

Article 2

Final provisions

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

2. This Regulation shall apply to supervised entities applying IFRS under Regulation (EC) No 1606/2002, including those that apply IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, for the first time as at the first reporting reference date falling within their next financial year after 31 December 2017.

3. This Regulation shall apply to significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.

4. This Regulation shall apply to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.

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

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

Done at Frankfurt am Main, 25 August 2017.

For the Governing Council of the ECB

The President of the ECB

Mario DRAGHI

ANNEX I

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
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

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

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

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

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
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
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” ;

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

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
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
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

Template number	Name of the template or of the group of templates
	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
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 exposures³ ;

(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

“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	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1		
030	Cash balances at central banks	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	5	
050	Financial assets held for trading	IFRS 9.Appendix A		
060	Derivatives	IFRS 9.Appendix A	10	
070	Equity instruments	IAS 32.11	4	
080	Debt securities	Annex V.Part 1.31	4	
090	Loans and advances	Annex V.Part 1.32	4	
096	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments	IAS 32.11	4	
098	Debt securities	Annex V.Part 1.31	4	
099	Loans and advances	Annex V.Part 1.32	4	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
120	Debt securities	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	4	
141	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments	IAS 32.11	4	
143	Debt securities	Annex V.Part 1.31	4	
144	Loans and advances	Annex V.Part 1.32	4	
181	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities	Annex V.Part 1.31	4	
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	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
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		

1.2 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.BA.7(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	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	IAS 37.10; IAS 1.54(l)	43	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring	IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	43	
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		

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
300	TOTAL LIABILITIES	IAS 1.9(b);IG 6		

1.3 Equity

		References	Breakdown in table	Carrying amount
				010
010	Capital	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	IAS 1.78(e)		
030	Unpaid capital which has been called up			
040	Share premium	IAS 1.78(e); CRR art 4(1)(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19		
080	Other equity	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)		
100	Tangible assets	IAS 16.39-41		
110	Intangible assets	IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22		

		References	Breakdown in table	Carrying amount
				010
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5;6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IAS 1.7(e);IFRS 9.5.7.5;6.5.8(a);Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss	IAS 1.82A(a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24		
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income	IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
190	Retained earnings	CRR art 4(1)(123)		
200	Revaluation reserves	IFRS 1.30, D5-D8; Annex V.Part 2.28		
210	Other reserves	IAS 1.54; IAS 1.78(e)		
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		

		References	Breakdown in table	Carrying amount
				010
230	Other	Annex V.Part 2.29		
240	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	Profit or loss attributable to owners of the parent	IAS 1.81B (b)(ii)	2	
260	(-) Interim dividends	IAS 32.35		
270	Minority interests [Non-controlling interests]	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
290	Other items		46	
300	TOTAL EQUITY	IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6		

2. Statement of profit or loss

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

		References	Breakdown in table	Current period
				010
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)	Annex V.Part 2.38		
145	(Interest expense on assets)	IFRS 9.5.7.1, Annex V.Part 2.39		
150	(Expenses on share capital repayable on demand)	IFRIC 2.11		
160	Dividend income	Annex V.Part 2.40	31	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42		
200	Fee and commission income	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	IFRS 7.20(c)	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Annex V.Part 2.45	16	
231	Financial assets at fair value through other comprehensive income	IFRS 9.4.12A; IFRS 9.5.7.10-11		
241	Financial assets at amortised cost	IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		
260	Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other			
280	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		

		References	Breakdown in table	Current period
				010
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
300	Gains or (-) losses from hedge accounting, net	Annex V.Part 2.47	16	
310	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
330	Gains or (-) losses on derecognition of non-financial assets, net	IAS 1.34; Annex V. Part 2.48	45	
340	Other operating income	Annex V.Part 2.314-316	45	
350	(Other operating expenses)	Annex V.Part 2.314-316	45	
355	TOTAL OPERATING INCOME, NET			
360	(Administrative expenses)			
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	44	
380	(Other administrative expenses)			
390	(Depreciation)	IAS 1.102, 104		
400	(Property, Plant and Equipment)	IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)		
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income	IFRS 7.35J		
427	Financial assets at amortised cost	IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
440	(Commitments and guarantees given)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)			
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53	12	
481	(Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491	(Financial assets at amortised cost)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	

		References	Breakdown in table	Current period
				010
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43	16	
520	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)	16	
530	(Property, plant and equipment)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	IAS 40.79(d)(v)		
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	IAS 38.118 (e)(iv)(v)		
570	(Other)	IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77		
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
640	Profit or (-) loss after tax from discontinued operations	IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]	IAS 1.81B (b)(i)		
690	Attributable to owners of the parent	IAS 1.81B (b)(ii)		

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(iii); 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					

	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
		IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(c)(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
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
160	Credit institutions	Annex V.Part 1.42(c),44(c)				
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
190	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4				
210	Other financial corporations	Annex V.Part 1.42(d),44(c)				
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1				
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2				
240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
			010	020	030	037	040
250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)					
270	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
280	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
290	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					
310	Households	Annex V.Part 1.42(f), 44(c)					
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
340	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					

	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
		Held for trading IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	Designated at fair value through profit or loss IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	Amortised cost IFRS 7.8(g); IFRS 9.4.2.1	Hedge accounting IFRS 7.24A(a); IFRS 9.6	
		010	020	030	037	040
360	Debt securities issued	Annex V.Part 1.37, Part 2.98				
370	Certificates of deposits	Annex V.Part 2.98(a)				
380	Asset-backed securities	CRR art 4(1)(61)				
390	Covered bonds	CRR art 129				
400	Hybrid contracts	Annex V.Part 2.98(d)				
410	Other debt securities issued	Annex V.Part 2.98(e)				
420	Convertible compound financial instruments	IAS 32.AG 31				
430	Non-convertible					
440	Other financial liabilities	Annex V.Part 1.38-41				
450	FINANCIAL LIABILITIES					

8.2 Subordinated financial liabilities

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

10. Derivatives - Trading and economic hedges

	By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			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	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					

	By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			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
060	Organised market other	Annex V.Part 2.136	010	020	030	040
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				

By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
		Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
201	Annex V.Part 2.137-140	010	020	030	040
210	of which: other economic hedges				
220	Credit default swap				
230	Credit spread option				
240	Total return swap				
250	Other				
260	Commodity				
270	Annex V.Part 2.129(e)				
280	of which: economic hedges				
290	Other				
300	Annex V.Part 2.137-139				
310	Annex V.Part 2.129(f)				
320	Annex V.Part 2.137-139				
	DERIVATIVES				
	Annex V.Part 2.141(a), 142				
	of which: OTC - credit institutions				
	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
	of which: OTC - other financial corporations				
	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
	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

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	IFRS 7.24A; Annex V. Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
010	Interest rate	Annex V.Part 2.129(a)	010	020	030	040
020	OTC options	Annex V.Part 2.136				
030	OTC other	Annex V.Part 2.136				
040	Organised market options	Annex V.Part 2.136				
050	Organised market other	Annex V.Part 2.136				
060	Equity	Annex V.Part 2.129(b)				
070	OTC options	Annex V.Part 2.136				
080	OTC other	Annex V.Part 2.136				
090	Organised market options	Annex V.Part 2.136				
100	Organised market other	Annex V.Part 2.136				
110	Foreign exchange and gold	Annex V.Part 2.129(c)				
120	OTC options	Annex V.Part 2.136				
130	OTC other	Annex V.Part 2.136				

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	IFRS 7.24A; Annex V. Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
140	Organised market options	Annex V.Part 2.136				
150	Organised market other	Annex V.Part 2.136				
160	Credit	Annex V.Part 2.129(d)				
170	Credit default swap	Annex V.Part 2.136				
180	Credit spread option	Annex V.Part 2.136				
190	Total return swap	Annex V.Part 2.136				
200	Other	Annex V.Part 2.136				
210	Commodity	Annex V.Part 2.129(e)				
220	Other	Annex V.Part 2.129(f)				
230	FAIR VALUE HEDGES	IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)				
240	Interest rate	Annex V.Part 2.129(a)				
250	OTC options	Annex V.Part 2.136				
260	OTC other	Annex V.Part 2.136				

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24.A; Annex V. Part 2.120, 131	IFRS 7.24.A; Annex V. Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
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				

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
410	Credit spread option	Annex V.Part 2.136	IFRS 7.24A; Annex V. Part 2.120, 131 010	IFRS 7.24A; Annex V. Part 2.120, 131 020	Annex V.Part 2.133-135 030	Annex V.Part 2.133-135 040
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)				

18. Information on performing and non-performing exposures

		Gross carrying amount / Nominal amount				
		References	Performing	Not past due or Past due <= 30 days		Past due > 30 days <= 90 days
				010	020	
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	
010	Debt securities	Annex V.Part 1.31, 44(b)				
020	Central banks	Annex V.Part 1.42(a)				
030	General governments	Annex V.Part 1.42(b)				
040	Credit institutions	Annex V.Part 1.42(c)				
050	Other financial corporations	Annex V.Part 1.42(d)				
060	Non-financial corporations	Annex V.Part 1.42(e)				
070	Loans and advances	Annex V.Part 1.32, 44(a)				
080	Central banks	Annex V.Part 1.42(a)				
090	General governments	Annex V.Part 1.42(b)				
100	Credit institutions	Annex V.Part 1.42(c)				
110	Other financial corporations	Annex V.Part 1.42(d)				

		References			Gross carrying amount / Nominal amount		
					Performing		
		010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	030	055
120	Non-financial corporations	Annex V.Part 1.42(c)					
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)					
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87					
150	Households	Annex V.Part 1.42(f)					
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87					
170	Of which: Credit for consumption	Annex V.Part 2.88(a)					
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)					
181	Debt securities	Annex V.Part 1.31, 44(b)					
182	Central banks	Annex V.Part 1.42(a)					

		Gross carrying amount / Nominal amount			
		Performing			
References		010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
183	General governments				
184	Credit institutions				
185	Other financial corporations				
186	Non-financial corporations				
191	Loans and advances				
192	Central banks				
193	General governments				
194	Credit institutions				
195	Other financial corporations				
196	Non-financial corporations				

		Gross carrying amount / Nominal amount			
		References	Performing		
			010 Annex V. Part 1.34, Part 2.118, 221	020 Annex V. Part 2. 213–216, 223–239	030 Annex V. Part 2. 222, 235
197	Households	Annex V.Part 1.42(f)			
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)			
211	Debt securities	Annex V.Part 1.31, 44(b)			
212	Central banks	Annex V.Part 1.42(a)			
213	General governments	Annex V.Part 1.42(b)			
214	Credit institutions	Annex V.Part 1.42(c)			
215	Other financial corporations	Annex V.Part 1.42(d)			
216	Non-financial corporations	Annex V.Part 1.42(e)			
221	Loans and advances	Annex V.Part 1.32, 44(a)			

		Gross carrying amount / Nominal amount			
		References	Performing	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
				030	055
		010	020		
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
222	Central banks	Annex V.Part 1.42(a)			
223	General governments	Annex V.Part 1.42(b)			
224	Credit institutions	Annex V.Part 1.42(c)			
225	Other financial corporations	Annex V.Part 1.42(d)			
226	Non-financial corporations	Annex V.Part 1.42(e)			
227	Households	Annex V.Part 1.42(f)			
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234			

		Gross carrying amount / Nominal amount			
		Performing			
References		010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217			
335	DEBT INSTRUMENTS HELD FOR SALE	Annex V.Part 2.220			
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224			
350	Central banks	Annex V.Part 1.42(a)			
360	General governments	Annex V.Part 1.42(b)			
370	Credit institutions	Annex V.Part 1.42(c)			
380	Other financial corporations	Annex V.Part 1.42(d)			
390	Non-financial corporations	Annex V.Part 1.42(e)			

		Gross carrying amount / Nominal amount			
		References	Performing	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
				030	055
		010	020		
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
400	Households	Annex V.Part 1.42(f)			
410	Financial guarantees given	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225			
420	Central banks	Annex V.Part 1.42(a)			
430	General governments	Annex V.Part 1.42(b)			
440	Credit institutions	Annex V.Part 1.42(c)			
450	Other financial corporations	Annex V.Part 1.42(d)			
460	Non-financial corporations	Annex V.Part 1.42(e)			
470	Households	Annex V.Part 1.42(f)			

		Gross carrying amount / Nominal amount		
		Performing		
References		010	030	Past due > 30 days <= 90 days
		020	055	
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224		
490	Central banks	Annex V.Part 1.42(a)		
500	General governments	Annex V.Part 1.42(b)		
510	Credit institutions	Annex V.Part 1.42(c)		
520	Other financial corporations	Annex V.Part 1.42(d)		
530	Non-financial corporations	Annex V.Part 1.42(e)		
540	Households	Annex V.Part 1.42(f)		
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.217		

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
060		070	080	090	100	105	110	120
	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.238(a)
010	Debt securities							
	Annex V. Part 1.31, 44(b)							
020	Central banks							
	Annex V. Part 1.42(a)							
030	General governments							
	Annex V. Part 1.42(b)							
040	Credit institutions							
	Annex V. Part 1.42(c)							
050	Other financial corporations							
	Annex V. Part 1.42(d)							
060	Non-financial corporations							
	Annex V. Part 1.42(e)							
070	Loans and advances							
	Annex V. Part 1.32, 44(a)							
080	Central banks							
	Annex V. Part 1.42(a)							
090	General governments							
	Annex V. Part 1.42(b)							
100	Credit institutions							
	Annex V. Part 1.42(c)							
110	Other financial corporations							
	Annex V. Part 1.42(d)							

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	070	090	100	105	110	120
		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.238(a)
183	General governments							
184	Credit institutions							
185	Other financial corporations							
186	Non-financial corporations							
191	Loans and advances							
192	Central banks							
193	General governments							
194	Credit institutions							
195	Other financial corporations							
196	Non-financial corporations							

		Gross carrying amount / Nominal amount							
		Non-performing							
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired	
197	Households	060	070	090	100	105	110	120	
		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.238(a)	
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT								
		Annex V. Part 1.42(f)							
211	Debt securities								
		Annex V. Part 1.31, 44(b)							
212	Central banks								
		Annex V. Part 1.42(a)							
213	General governments								
		Annex V. Part 1.42(b)							
214	Credit institutions								
		Annex V. Part 1.42(c)							
215	Other financial corporations								
		Annex V. Part 1.42(d)							
216	Non-financial corporations								
		Annex V. Part 1.42(e)							
221	Loans and advances								
		Annex V. Part 1.32, 44(a)							

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	070	080	090	100	110	120
		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.238(a)
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING							
		Annex V. Part 2.217						
335	DEBT INSTRUMENTS HELD FOR SALE							
		Annex V. Part 2.220						
340	Loan commitments given							
		CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 224						
350	Central banks							
		Annex V. Part 1.42(a)						
360	General governments							
		Annex V. Part 1.42(b)						
370	Credit institutions							
		Annex V. Part 1.42(c)						
380	Other financial corporations							
		Annex V. Part 1.42(d)						
390	Non-financial corporations							
		Annex V. Part 1.42(e)						

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	070	090	100	105	110	120
		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.238(a)
400	Households							
410	Financial guarantees given							
		Annex V. Part 1.42(f)						
420	Central banks							
		IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116, 225						
430	General governments							
		Annex V. Part 1.42(a)						
440	Credit institutions							
		Annex V. Part 1.42(b)						
450	Other financial corporations							
		Annex V. Part 1.42(c)						
460	Non-financial corporations							
		Annex V. Part 1.42(d)						
470	Households							
		Annex V. Part 1.42(e)						
		Annex V. Part 1.42(f)						

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
060		070	080	090	100	105	110	120
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)
480	Other Commitments given							
		CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224						
490	Central banks							
		Annex V.Part 1.42(a)						
500	General governments							
		Annex V.Part 1.42(b)						
510	Credit institutions							
		Annex V.Part 1.42(c)						
520	Other financial corporations							
		Annex V.Part 1.42(d)						
530	Non-financial corporations							
		Annex V.Part 1.42(e)						
540	Households							
		Annex V.Part 1.42(f)						
550	OFF-BALANCE SHEET EXPOSURES							
		Annex V.Part 2.217						

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
References		130	140	150	160	170	180	190	195
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 year	Past due > 5 years		
010	Debt securities	Annex V.Part 1.31, 44(b)							
020	Central banks	Annex V.Part 1.42(a)							
030	General governments	Annex V.Part 1.42(b)							
040	Credit institutions	Annex V.Part 1.42(c)							
050	Other financial corporations	Annex V.Part 1.42(d)							
060	Non-financial corporations	Annex V.Part 1.42(e)							
070	Loans and advances	Annex V.Part 1.32, 44(a)							
080	Central banks	Annex V.Part 1.42(a)							
090	General governments	Annex V.Part 1.42(b)							
100	Credit institutions	Annex V.Part 1.42(c)							
110	Other financial corporations	Annex V.Part 1.42(d)							

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
			Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 year	Past due > 5 years		
		130	140	150	160	170	180	190	195
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
480	Other Commitments given								
		CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224							
490	Central banks								
		Annex V.Part 1.42(a)							
500	General governments								
		Annex V.Part 1.42(b)							
510	Credit institutions								
		Annex V.Part 1.42(c)							
520	Other financial corporations								
		Annex V.Part 1.42(d)							
530	Non-financial corporations								
		Annex V.Part 1.42(e)							
540	Households								
		Annex V.Part 1.42(f)							
550	OFF-BALANCE SHEET EXPOSURES								
		Annex V.Part 2.217							

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		
References					
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>			
020	Central banks	<i>Annex V.Part 1.42(a)</i>			
030	General governments	<i>Annex V.Part 1.42(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>			
080	Central banks	<i>Annex V.Part 1.42(a)</i>			
090	General governments	<i>Annex V.Part 1.42(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		
	References				
120	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>			
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V.Part 2.86(a), 87</i>			
150	Households	<i>Annex V.Part 1.42(f)</i>			
160	Of which: Loans collateralised by residential immovable property	<i>Annex V.Part 2.86(a), 87</i>			
170	Of which: Credit for consumption	<i>Annex V.Part 2.88(a)</i>			
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	<i>Annex V.Part 2.233(a)</i>			
181	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>			
182	Central banks	<i>Annex V.Part 1.42(a)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		
References					
183	General governments	<i>Annex V.Part 1.42(b)</i>			
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>			
192	Central banks	<i>Annex V.Part 1.42(a)</i>			
193	General governments	<i>Annex V.Part 1.42(b)</i>			
194	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
195	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
196	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
References		Collateral received and financial guarantees received	
		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
197	Households	<i>Annex V.Part 1.42(f)</i>	
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.233(b)</i>	
211	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	
212	Central banks	<i>Annex V.Part 1.42(a)</i>	
213	General governments	<i>Annex V.Part 1.42(b)</i>	
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
221	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Collateral received and financial guarantees received	
		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
References			
222	Central banks	<i>Annex V.Part 1.42(a)</i>	
223	General governments	<i>Annex V.Part 1.42(b)</i>	
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
227	Households	<i>Annex V.Part 1.42(f)</i>	
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.233(c), 234</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
References		Collateral received and financial guarantees received	
		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V.Part 2.217</i>	
335	DEBT INSTRUMENTS HELD FOR SALE	<i>Annex V.Part 2.220</i>	
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>	
350	Central banks	<i>Annex V.Part 1.42(a)</i>	
360	General governments	<i>Annex V.Part 1.42(b)</i>	
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		
	References				
400	Households	<i>Annex V.Part 1.42(f)</i>			
410	Financial guarantees given	<i>IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225</i>			
420	Central banks	<i>Annex V.Part 1.42(a)</i>			
430	General governments	<i>Annex V.Part 1.42(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
470	Households	<i>Annex V.Part 1.42(f)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Collateral received and financial guarantees received	Collateral received on non-performing exposures
References		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200 <i>Annex V. Part 2. 239</i>	210 <i>Annex V. Part 2. 239</i>
480	Other Commitments given		
	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224		
490	Central banks		
500	General governments		
510	Credit institutions		
520	Other financial corporations		
530	Non-financial corporations		
540	Households		
550	OFF-BALANCE SHEET EXPOSURES		
	Annex V.Part 2.217		

19. Information forborne exposures

		Gross carrying amount / nominal amount of exposures with forbearance measures			
		Performing exposures with forbearance measures			
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing	
		030	040	050	
		020			
		010			
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
010	Debt securities	Annex V.Part 1.31, 44(b)			
020	Central banks	Annex V.Part 1.42(a)			
030	General governments	Annex V.Part 1.42(b)			
040	Credit institutions	Annex V.Part 1.42(c)			
050	Other financial corporations	Annex V.Part 1.42(d)			
060	Non-financial corporations	Annex V.Part 1.42(e)			
070	Loans and advances	Annex V.Part 1.32, 44(a)			
080	Central banks	Annex V.Part 1.42(a)			
090	General governments	Annex V.Part 1.42(b)			

		Gross carrying amount / nominal amount of exposures with forbearance measures				Performing exposures with forbearance measures		
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing
		010	020	030	040	050		
		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		
	References							
100	Credit institutions	Annex V.Part 1.42(c)						
110	Other financial corporations	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)						
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87						
150	Households	Annex V.Part 1.42(f)						
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87						
170	Of which: Credit for consumption	Annex V.Part 2.88(a)						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.249(a)						

		Gross carrying amount / nominal amount of exposures with forbearance measures			
		Performing exposures with forbearance measures			
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
		030	040	050	
		020			
		Annex V. Part 2. 256, 259-262	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261	
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258			
181	Debt securities	Annex V.Part 1.31, 44(b)			
182	Central banks	Annex V.Part 1.42(a)			
183	General governments	Annex V.Part 1.42(b)			
184	Credit institutions	Annex V.Part 1.42(c)			
185	Other financial corporations	Annex V.Part 1.42(d)			
186	Non-financial corporations	Annex V.Part 1.42(e)			
191	Loans and advances	Annex V.Part 1.32, 44(a)			
192	Central banks	Annex V.Part 1.42(a)			
193	General governments	Annex V.Part 1.42(b)			

		Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures			
				Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
References		010	020	030	040	050	
		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	
194	Credit institutions	Annex V.Part 1.42(c)					
195	Other financial corporations	Annex V.Part 1.42(d)					
196	Non-financial corporations	Annex V.Part 1.42(e)					
197	Households	Annex V.Part 1.42(f)					
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(b)					
211	Debt securities	Annex V.Part 1.31, 44(b)					
212	Central banks	Annex V.Part 1.42(a)					
213	General governments	Annex V.Part 1.42(b)					

		Gross carrying amount / nominal amount of exposures with forbearance measures				
		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		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
	References					
214	Credit institutions					
		Annex V.Part 1.42(c)				
215	Other financial corporations					
		Annex V.Part 1.42(d)				
216	Non-financial corporations					
		Annex V.Part 1.42(e)				
221	Loans and advances					
		Annex V.Part 1.32, 44(a)				
222	Central banks					
		Annex V.Part 1.42(a)				
223	General governments					
		Annex V.Part 1.42(b)				
224	Credit institutions					
		Annex V.Part 1.42(c)				
225	Other financial corporations					
		Annex V.Part 1.42(d)				
226	Non-financial corporations					
		Annex V.Part 1.42(e)				

		Gross carrying amount / nominal amount of exposures with forbearance measures				Performing exposures with forbearance measures		
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing
	References	010	020	030	040	050		
		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		
227	Households	Annex V. Part 1.42(f)						
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V. Part 2.249(c)						
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V. Part 2.246						
335	DEBT INSTRUMENTS HELD FOR SALE	Annex V. Part 2.247						
340	Loan commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 246						

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	080	090	100	110	
		Annex V. Part 2. 259-263	Annex V. Part 2. 264	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
010	Debt securities							
		Annex V.Part 1.31, 44(b)						
020	Central banks							
		Annex V.Part 1.42(a)						
030	General governments							
		Annex V.Part 1.42(b)						
040	Credit institutions							
		Annex V.Part 1.42(c)						
050	Other financial corporations							
		Annex V.Part 1.42(d)						
060	Non-financial corporations							
		Annex V.Part 1.42(e)						
070	Loans and advances							
		Annex V.Part 1.32, 44(a)						
080	Central banks							
		Annex V.Part 1.42(a)						
090	General governments							
		Annex V.Part 1.42(b)						

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	090	100	110		
		Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263		
100	Credit institutions	Annex V. Part 1.42(c)						
110	Other financial corporations	Annex V. Part 1.42(d)						
120	Non-financial corporations	Annex V. Part 1.42(e)						
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
140	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87						
150	Households	Annex V. Part 1.42(f)						
160	Of which: Loans collateralised by residential immovable property	Annex V. Part 2.86(a), 87						
170	Of which: Credit for consumption	Annex V. Part 2.88(a)						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V. Part 2.249(a)						

		Gross carrying amount / nominal amount of exposures with forbearance measures					
		Non-performing exposures with forbearance measures					
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	090	100	110	
		Annex V. Part 2. 259-263	Annex V. Part 2. 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 266	Annex V. Part 2. 231, 252(a), 263	
181	Debt securities						
		Annex V. Part 1.31, 44(b)					
182	Central banks						
		Annex V. Part 1.42(a)					
183	General governments						
		Annex V. Part 1.42(b)					
184	Credit institutions						
		Annex V. Part 1.42(c)					
185	Other financial corporations						
		Annex V. Part 1.42(d)					
186	Non-financial corporations						
		Annex V. Part 1.42(e)					
191	Loans and advances						
		Annex V. Part 1.32, 44(a)					
192	Central banks						
		Annex V. Part 1.42(a)					
193	General governments						
		Annex V. Part 1.42(b)					

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	080	090	100	110	
		Annex V. Part 2. 259-263	Annex V. Part 2. 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
194	Credit institutions							
195	Other financial corporations							
196	Non-financial corporations							
197	Households							
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT							
211	Debt securities							
212	Central banks							
213	General governments							

		Gross carrying amount / nominal amount of exposures with forbearance measures					
		Non-performing exposures with forbearance measures					
	References	Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	080	090	100	110
		Annex V. Part 2. 259-263	Annex V. Part 2. 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
214	Credit institutions						
215	Other financial corporations						
216	Non-financial corporations						
221	Loans and advances						
222	Central banks						
223	General governments						
224	Credit institutions						
225	Other financial corporations						
226	Non-financial corporations						

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
References		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		
227	Households		070	080	090	100	110	
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263		
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING							
335	DEBT INSTRUMENTS HELD FOR SALE							
340	Loan commitments given							

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Performing exposures with for-bearance measures - Accumulated impairment and provisions	Non-performing exposures with for-bearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with for-bearance measures	Financial guarantees received on exposures with for-bearance measures
		120	140	150	160	170	180
		<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
100	Credit institutions						
110	Other financial corporations						
120	Non-financial corporations						
130	Of which: Small and Medium-sized Enterprises						
140	Of which: Loans collateralised by commercial immovable property						
150	Households						
160	Of which: Loans collateralised by residential immovable property						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST						

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>	
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
		120	140	150	160	170	180
		<i>Annex V, Part 2.267</i>	<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.241(a), 267</i>	<i>Annex V, Part 2.241(b), 267</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
181	<i>Annex V.Part 1.31, 44(b)</i>						
182	<i>Annex V.Part 1.42(a)</i>						
183	<i>Annex V.Part 1.42(b)</i>						
184	<i>Annex V.Part 1.42(c)</i>						
185	<i>Annex V.Part 1.42(d)</i>						
186	<i>Annex V.Part 1.42(e)</i>						
191	<i>Annex V.Part 1.32, 44(a)</i>						
192	<i>Annex V.Part 1.42(a)</i>						
193	<i>Annex V.Part 1.42(b)</i>						

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
		120	140	150	160	170	180
		<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
194	Credit institutions						
195	Other financial corporations						
196	Non-financial corporations						
197	Households						
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT						
211	Debt securities						
212	Central banks						
213	General governments						

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
		120	130	140	150	160	170	180
		<i>Annex V, Part 2.267</i>	<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.241(a), 267</i>	<i>Annex V, Part 2.241(b), 267</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
214	Credit institutions							
215	Other financial corporations							
216	Non-financial corporations							
221	Loans and advances							
222	Central banks							
223	General governments							
224	Credit institutions							
225	Other financial corporations							
226	Non-financial corporations							

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
227	Households		140	150	160	170	180
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V. Part 2.207	Annex V. Part 2.207	Annex V. Part 2.241(a), 267	Annex V. Part 2.241(b), 267	Annex V. Part 2.268	Annex V. Part 2.268
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING						
335	DEBT INSTRUMENTS HELD FOR SALE						
340	Loan commitments given						


ANNEX III

'ANNEX V

"FINREP data points" under national accounting frameworks

FINREP Templates for GAAP		Name of the template or of the group of template
Template number	Template code	
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

COLOUR CODE IN TEMPLATES:

 Parts for national GAAP reporters

 Cell not to be submitted for reporting institutions subject to the relevant accounting framework

 Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5	
050	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	
091	Trading financial assets	BAD Article 32-33; Annex V.Part 1.17			
092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27		10	
093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
094	Debt securities	Annex V.Part 1.31		4	
095	Loans and advances	Annex V.Part 1.32		4	
096	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
100	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
110	Equity instruments			4	
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4	
141	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	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)		4	
172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
173	Debt securities	Annex V.Part 1.31		4	
174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
175	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
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	
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.Part 1.18, 19		4	
390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
232	Debt securities	Annex V.Part 1.31		4	
233	Loans and advances	Annex V.Part 1.32		4	
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
236	Debt securities	Annex V.Part 1.31		4	
237	Loans and advances	Annex V.Part 1.32		4	
240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	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)			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
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 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	21, 42	
330	Tax assets		IAS 1.54(n-o)		
340	Current tax assets		IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	Other assets	Annex V.Part 2.5, 6	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		
375	(-) Haircuts for trading assets at fair value	Annex V Part 1.29			
380	TOTAL ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
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			8	
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
065	Debt securities issued	Annex V.Part 1.37		8	
066	Other financial liabilities	Annex V.Part 1.38-41		8	
070	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	
140	Other financial liabilities		Annex V.Part 1.38-41	8	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)		8	
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
143	Debt securities issued	Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	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(l)	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
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		IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13	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		
295	Haircuts for trading liabilities at fair value	Annex V Part 1.29			
300	TOTAL LIABILITIES		IAS 1.9(b);IG 6		

1.3 Equity

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	Carrying amount
					010
030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V.Part 2.17			
040	Share premium	BAD art 4.Liabilities(10); CRR art 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	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
080	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
100	Tangible assets		IAS 16.39-41		
110	Intangible assets		IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans		IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income		IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income		IAS 1.7(e);IFRS 9.5.7.5;6.5.3; IFRS 7.24C; Annex V.Part 2.22		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]		IFRS 9.5.7.5;6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]		IAS 1.7(e);IFRS 9.5.7.5;6.5.8(a);Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk		IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss		IAS 1.82A(a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	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		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
190	Retained earnings	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 V.Part 2.28		
201	Tangible assets	Accounting Directive art 7(1)			
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	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)			
208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)(2)			
210	Other reserves	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	Carrying amount
					010
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	<i>Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29</i>	<i>IAS 28.11; Annex V.Part 2.29</i>		
230	Other	<i>Annex V.Part 2.29</i>	<i>Annex V.Part 2.29</i>		
235	First consolidation differences	<i>Accounting Directive art 24(3)(c)</i>			
240	(-) Treasury shares	<i>Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30</i>	46	
250	Profit or loss attributable to owners of the parent	<i>BAD art 4.Liabilities(14)</i>	<i>IAS 1.81B (b)(ii)</i>	2	
260	(-) Interim dividends	<i>CRR Article 26(2b)</i>	<i>IAS 32.35</i>		
270	Minority interests [Non-controlling interests]	<i>Accounting Directive art 24(4)</i>	<i>IAS 1.54(q)</i>		
280	Accumulated Other Comprehensive Income	<i>CRR art 4(1)(100)</i>	<i>CRR art 4(1)(100)</i>	46	
290	Other items			46	
300	TOTAL EQUITY		<i>IAS 1.9(c), IG 6</i>	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>		

2. Statement of profit or loss

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
025	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i), B5(e)		
041	Financial assets at fair value through other comprehensive income		IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051	Financial assets at amortised cost		IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2		
070	Derivatives - Hedge accounting, interest rate risk		IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35		
080	Other assets		Annex V.Part 2.36		
085	Interest income on liabilities	Annex V.Part 2.37	IFRS 9.5.7.1, Annex V.Part 2.37		
090	(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)		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)		IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)		IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives - Hedge accounting, interest rate risk)		IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)		Annex V.Part 2.38		
145	(Interest expense on assets)	Annex V.Part 2.39	IFRS 9.5.7.1, Annex V.Part 2.39		
150	(Expenses on share capital repayable on demand)		IFRIC 2.11		
160	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	Annex V.Part 2.40	31	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
170	Financial assets held for trading		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income		IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42	Annex V Part 2 .42		
200	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	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	Financial liabilities measured at amortised cost		IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other				
280	Gains or (-) losses on financial assets and liabilities held for trading, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)		16	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	Current period
					010
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46</i>		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44</i>	16, 45	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>		16	
300	Gains or (-) losses from hedge accounting, net	<i>Accounting Directive art 8(1)(a), (6), (8)</i>	<i>Annex V.Part 2.47</i>	16	
310	Exchange differences [gain or (-) loss], net	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56</i>			
330	Gains or (-) losses on derecognition of non-financial assets, net	<i>Annex V. Part 2.48</i>	<i>IAS 1.34; Annex V. Part 2.48</i>	45	
340	Other operating income	<i>BAD art 27.Vertical layout(7); Annex V.Part 2.314-316</i>	<i>Annex V.Part 2.314-316</i>	45	
350	(Other operating expenses)	<i>BAD art 27.Vertical layout(10); Annex V.Part 2.314-316</i>	<i>Annex V.Part 2.314-316</i>	45	
355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)	<i>BAD art 27.Vertical layout(8)</i>			
370	(Staff expenses)	<i>BAD art 27.Vertical layout(8)(a)</i>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
380	(Other administrative expenses)	<i>BAD art 27.Vertical layout(8)(b);</i>			
390	(Depreciation)		<i>IAS 1.102, 104</i>		
400	(Property, Plant and Equipment)	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
410	(Investment Properties)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)		
415	(Goodwill)	BAD art 27.Vertical layout(9)			
420	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income		IFRS 7.35J		
427	Financial assets at amortised cost		IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
440	(Commitments and guarantees given)	BAD art 27.Vertical layout(11)-(12)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)				
455	(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 measured at fair value through profit or loss)	BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53	12	
481	(Financial assets at fair value through other comprehensive income)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491	(Financial assets at amortised cost)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43	16	
520	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)	16	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
530	(Property, plant and equipment)	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)		
550	(Goodwill)	BAD art 27.Vertical layout(9)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 38.118 (e)(iv)(v)		
570	(Other)		IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	BAD art 27.Vertical layout(13)-(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		IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
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)			
633	Extraordinary profit or loss before tax	BAD art 27.Vertical layout(19)			
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27.Vertical layout(20)			

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	Current period
					010
640	Profit or (-) loss after tax from discontinued operations		<i>IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56</i>		
650	Profit or (-) loss before tax from discontinued operations		<i>IFRS 5.33(b)(i)</i>		
660	(Tax expense or (-) income related to discontinued operations)		<i>IFRS 5.33 (b)(ii),(iv)</i>		
670	PROFIT OR (-) LOSS FOR THE YEAR	<i>BAD art 27.Vertical layout(23)</i>	<i>IAS 1.81A(a)</i>		
680	Attributable to minority interest [non-controlling interests]		<i>IAS 1.81B (b)(i)</i>		
690	Attributable to owners of the parent		<i>IAS 1.81B (b)(ii)</i>		

	Gross carrying amount	Carrying amount Annex V.Part 1.27-28					
		Central banks Annex V.Part 1.42(a)	General governments Annex V.Part 1.42(b)	Credit institu- tions Annex V.Part 1.42(c)	Other financial corporations Annex V.Part 1.42(d)	Non-financial corporations Annex V.Part 1.42(e)	Households Annex V.Part 1.42(f)
	Annex V.Part 1.34						
	005	010	020	030	040	050	060
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 subordi- nation							
	130						
		of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)				

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
				Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(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	040	
		References National GAAP compatible IFRS							
		References National GAAP based on BAD							
110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)	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	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	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2				
140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97				
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4				

	Carrying amount Annex V,Part 1.27-28						Accumulated changes in fair value due to credit risk			
	Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting				
	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	Accounting Directive art 8(3); Annex V,Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	IFRS 7.24A(a); IFRS 9.6		CRR art 33(1)(b), art 33(1)(c); Annex V,Part 2.101		
			010	020	030	034		035	037	040
	References National GAAP compatible IFRS									
	References National GAAP based on BAD									
160	Credit institutions	Annex V,Part 1.42(c),44(c)	Annex V,Part 1.42(c),44(c)							
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2,Part 2.9.1	ECB/2013/33 Annex 2,Part 2.9.1							
180	Deposits with agreed maturity	ECB/2013/33 Annex 2,Part 2.9.2	ECB/2013/33 Annex 2,Part 2.9.2							
190	Deposits redeemable at notice	ECB/2013/33 Annex 2,Part 2.9.3; Annex V,Part 2.97	ECB/2013/33 Annex 2,Part 2.9.3; Annex V,Part 2.97							
200	Repurchase agreements	ECB/2013/33 Annex 2,Part 2.9.4	ECB/2013/33 Annex 2,Part 2.9.4							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7			IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1				IFRS 7.24(A); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
				Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)		CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
210	Other financial corporations	Annex V.Part 1.42(d),44(c)	Annex V.Part 1.42(d),44(c)							
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk							
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting								
										IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
										010	020	030	034	035	037	040
		References National GAAP compatible IFRS														
	References National GAAP based on BAD															
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; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97													
300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4													

				Carrying amount Annex V.Part 1.27-28					Accumulated changes in fair value due to credit risk
				Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(i); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
					Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	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	040
		References National GAAP compatible IFRS	References National GAAP based on BAD						
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; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97						
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						

	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
	Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
		010	020	030	034	035	040
	References National GAAP based on BAD	References National GAAP compatible IFRS					
360	Annex V.1.37, Part 2.98	Annex V.Part 1.37, Part 2.98					
370	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)					
380	CRR art 4(61)	CRR art 4(1)(61)					
390	CRR art 129	CRR art 129					
400	Annex V.Part 2.98(d)	Annex V.Part 2.98(d)					
410	Annex V.Part 2.98(e)	Annex V.Part 2.98(e)					

8.2 Subordinated financial liabilities

		References National GAAP	References National GAAP compatible IFRS	Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
					IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1
010			010	020	030	
020						
030						

By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			Fair value		Notional amount		
			Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
			Annex V.Part 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 2.133-135	Annex V.Part 2.133-135	
			010	011	020	016	022	030	040	
070 Equity	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)								
080 of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139								
090 OTC options	Annex V.Part 2.136	Annex V.Part 2.136								
100 OTC other	Annex V.Part 2.136	Annex V.Part 2.136								
110 Organized market options	Annex V.Part 2.136	Annex V.Part 2.136								
120 Organized market other	Annex V.Part 2.136	Annex V.Part 2.136								

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			Fair value		Notional amount			
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCUM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCUM	Positive value	Negative value	Total Trading	of which: sold	
												Annex V.Part 2.120, 131
130	Foreign exchange and gold	Annex V.Part 2.129(c)	Annex V.Part 2.129(c)	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 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
140	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139	Annex V.Part 1.25, 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 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
150	OTC options	Annex V.Part 2.136	Annex V.Part 2.136	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
160	OTC other	Annex V.Part 2.136	Annex V.Part 2.136	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
170	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
180	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.120	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135

18. Information on performing and non-performing exposures

		Gross carrying amount / Nominal amount				
		Performing		Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	
		010	020	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP based on BAD	References National GAAP compatible IFRS				
010	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)			
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
070	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)			

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)				
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)				
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
170	Of which: Credit for consumption	Annex V.Part 2.88(a)	Annex V.Part 2.88(a)				
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)				
181	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)				
182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				

		Gross carrying amount / Nominal amount					
		Performing		Non-performing			
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				
184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				
185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)				
186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
191	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)				
192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)				
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPRE-HENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)	Annex V.Part 2.233(b)				

		Gross carrying amount / Nominal amount				
		Performing		Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past- due or past-due < = 90 days	
	010	020	030	055	060	070
	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2, 213-216, 223- 239	Annex V. Part 2, 222, 235	Annex V. Part 2, 222, 235	Annex V. Part 2, 213-216, 223- 239	Annex V. Part 2, 222, 235-236
	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2, 213-216, 223- 239	Annex V. Part 2, 222, 235	Annex V. Part 2, 222, 235	Annex V. Part 2, 213-216, 223- 239	Annex V. Part 2, 222, 235-236
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
211	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)			
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
221	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)			

		Gross carrying amount / Nominal amount							
		Performing			Non-performing				
		Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past- due or past-due < = 90 days					
	010	020	030	055	060	070			
	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235-236			
	Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235-236			
222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)		
223	General governments	Annex V.Part 1.42(b)	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)		
224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)		
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)		
226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)		
227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)		

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224					
350	Central banks	Annex V.Part 1.42(a)					
360	General governments	Annex V.Part 1.42(b)					
370	Credit institutions	Annex V.Part 1.42(c)					
380	Other financial corporations	Annex V.Part 1.42(d)					
390	Non-financial corporations	Annex V.Part 1.42(e)					

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past-due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
410	Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225				
420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
430	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				
440	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				
450	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)				

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past- due or past-due < = 90 days			
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223- 239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
460	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
470	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224				
490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				
510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				

		Gross carrying amount / Nominal amount					
		Performing			Non-performing		
		Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past-due or past-due < = 90 days	030	055	070
		010	020	030	055	060	070
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
520	Other financial corporations		Annex V.Part 1.42(d)				
530	Non-financial corporations		Annex V.Part 1.42(e)				
540	Households		Annex V.Part 1.42(f)				
550	OFF-BALANCE SHEET EXPOSURES		Annex V.Part 2.217				

		Gross carrying amount / Nominal amount						Of which: impaired
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 year <= 5 years	Past due > 5 years	Of which: defaulted		
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
	References National GAAP compatible IFRS							
	References National GAAP based on BAD							
010	Debt securities	Annex V. Part 1.31, 44(b)	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)	
020	Central banks							
030	General governments							
040	Credit institutions							
050	Other financial corporations							
060	Non-financial corporations							
070	Loans and advances	Annex V. Part 1.32, 44(a)						

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
	References National GAAP based on BAD							
080	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)					
090	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)					
100	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)					
110	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)					
120	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)					
140	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87	Annex V. Part 2.86(a), 87					

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2. 237(a)	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	CRR art 4(95); Annex V. Part 2. 237(a)	
	References National GAAP compatible IFRS							
	References National GAAP based on BAD							
150	Households		Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				
160	Of which: Loans collateralised by residential immovable property		Annex V. Part 2.86(a), 87	Annex V. Part 2.86(a), 87				
170	Of which: Credit for consumption		Annex V. Part 2.88(a)	Annex V. Part 2.88(a)				
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST		Annex V. Part 2.233(a)	Annex V. Part 2.233(a)				
181	Debt securities		Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)				
182	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				

Gross carrying amount / Nominal amount									
Non-performing									
	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 years	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired		
	080	090	100	105	110	120			
	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	IFRS 9.5.5.1; IFRS 9, Appendix A; Annex V. Part 2. 237(a)		
	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	CRR art 4(95); Annex V. Part 2. 237(a)		
183	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
184	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
185	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				
186	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
191	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)				
192	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
193	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				

		Gross carrying amount / Nominal amount						Of which: impaired
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years			
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
	References National GAAP based on BAD	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
194	Credit institutions		Annex V. Part 1.42(c)					
195	Other financial corporations		Annex V. Part 1.42(d)					
196	Non-financial corporations		Annex V. Part 1.42(e)					
197	Households		Annex V. Part 1.42(f)					
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT		Annex V. Part 2.233(b)					

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired	
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
	References National GAAP compatible IFRS							
	References National GAAP based on BAD							
211	Debt securities	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 1.42(c)	Annex V. Part 1.42(d)	
212	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	Annex V. Part 1.42(d)	
213	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)	Annex V. Part 1.42(d)	Annex V. Part 1.42(e)	
214	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)	Annex V. Part 1.42(e)	Annex V. Part 1.32, 44(a)	
215	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)			
216	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)					
221	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)					

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2. 238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2. 237(a)	
	References National GAAP based on BAD							
222	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
223	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
224	Credit institutions		Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
225	Other financial corporations		Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				
226	Non-financial corporations		Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
227	Households		Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				

		Gross carrying amount / Nominal amount						Of which: impaired
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 year > 1 year	Past due > 5 years	Of which: defaulted	Of which: impaired	
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9.5.5.1; IFRS 9,Appendix A; Annex V.Part 2.237(a)	
	References National GAAP based on BAD	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V.Part 2.238(b)	CRR art 4(95); Annex V.Part 2.237(a)	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234		
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217	Annex V.Part 2.217	Annex V.Part 2.217	Annex V.Part 2.217	Annex V.Part 2.217		
335	DEBT INSTRUMENTS HELD FOR SALE							

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
	References National GAAP compatible IFRS							
	References National GAAP based on BAD							
400	Households		Annex V. Part 1.42(f)		Annex V. Part 1.42(f)			
410	Financial guarantees given		CRR Annex I; Annex V. Part 1.44(f), Part 2.112, 114, 225		IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116, 225			
420	Central banks		Annex V. Part 1.42(a)		Annex V. Part 1.42(a)			
430	General governments		Annex V. Part 1.42(b)		Annex V. Part 1.42(b)			
440	Credit institutions		Annex V. Part 1.42(c)		Annex V. Part 1.42(c)			
450	Other financial corporations		Annex V. Part 1.42(d)		Annex V. Part 1.42(d)			

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 5 years	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
		Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
520	Other financial corporations		Annex V. Part 1.42(d)		Annex V. Part 1.42(d)			
530	Non-financial corporations		Annex V. Part 1.42(e)		Annex V. Part 1.42(e)			
540	Households		Annex V. Part 1.42(f)		Annex V. Part 1.42(f)			
550	OFF-BALANCE SHEET EXPOSURES		Annex V. Part 2.217		Annex V. Part 2.217			

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Unlikely to pay that are not past-due or past-due < = 90 days	
		130	150	160	Past due > 90 days <= 180 days
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
080	Central banks				
090	General governments				
100	Credit institutions				
110	Other financial corporations				
120	Non-financial corporations				
130	Of which: Small and Medium-sized Enterprises				
140	Of which: Loans collateralised by commercial immovable property				

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - accumulated negative changes in fair value due to credit risk and provisions	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days			
		130	140	150	160	170		
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
150	Households						Annex V. Part 1.42(f)	
160	Of which: Loans collateralised by residential immovable property						Annex V. Part 2.86(a), 87	
170	Of which: Credit for consumption						Annex V. Part 2.88(a)	
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST						Annex V. Part 2.233(a)	
181	Debt securities						Annex V. Part 1.31, 44(b)	
182	Central banks						Annex V. Part 1.42(a)	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days		
				130	140	150	160	170
				Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
				Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
191	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)					
192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
		130	150	160	170
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
		Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
	References National GAAP compatible IFRS				
194	Credit institutions				
		Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
195	Other financial corporations				
		Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
196	Non-financial corporations				
		Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
197	Households				
		Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT				
		Annex V.Part 2.233(b)	Annex V.Part 2.233(b)		

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Unlikely to pay that are not past-due or past-due < = 90 days		
					Past due > 90 days <= 180 days		
			130	140	150	160	170
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
211 Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)					
212 Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
213 General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
214 Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
215 Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
216 Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
221 Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)					

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
		Performing exposures - Accumulated impairment and provisions	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days		
		130	140	150	160	170
	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
	References National GAAP based on BAD					
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234			
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217	Annex V.Part 2.217			
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.220			

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Performing exposures - Accumulated impairment and provisions		Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		130 Annex V, Part 2. 238	140 Annex V, Part 2. 238	150 Annex V, Part 2. 238	Unlikely to pay that are not past-due or past-due < = 90 days 160 Annex V, Part 2. 236, 238	Past due > 90 days <= 180 days 170 Annex V, Part 2. 236, 238	
		References National GAAP compatible IFRS					
	Loan commitments given	References National GAAP based on BAD	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224			
340	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
360	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
370	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
380	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
390	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	
			Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
		130	150	170
	References National GAAP compatible IFRS	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 236, 238
	References National GAAP based on BAD	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 236, 238
400	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
410	Financial guarantees given	CRR Annex I; Annex V, Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225	
420	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	
430	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	
440	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	
450	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				References National GAAP compatible IFRS	References National GAAP based on BAD	
	Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Past due > 90 days <= 180 days			
		Unlikely to pay that are not past-due or past-due < = 90 days					
	130	140	150	160	170		
	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238		
	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238		
460 Non-financial corporations						Annex V.Part 1.42(e)	
470 Households						Annex V.Part 1.42(f)	
480 Other Commitments given						CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224	
490 Central banks						Annex V.Part 1.42(a)	
500 General governments						Annex V.Part 1.42(b)	
510 Credit institutions						Annex V.Part 1.42(c)	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
010	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>	180	190	195	200	210	
020	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	
030	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	
040	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
			Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
211	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>	180	190	195	200	210	
212	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	
213	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	
214	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
215	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
216	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
221	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years			
				180	190	195	Collateral received on non-performing exposures	200	210
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
				<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
222	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>						
223	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>						
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>						
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>						
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>						
227	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>						

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		180	190	195	200	210
		References National GAAP based on BAD	References National GAAP compatible IFRS			
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234			
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217	Annex V.Part 2.217			
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.220			

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
			Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years		Collateral received on non-performing exposures
						Collateral received and financial guarantees received	
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224	180 <i>Annex V. Part 2. 236, 238</i>	190 <i>Annex V. Part 2. 236, 238</i>	195 <i>Annex V. Part 2. 236, 238</i>	200 <i>Annex V. Part 2. 239</i>	210 <i>Annex V. Part 2. 239</i>
350	Central banks	<i>Annex V.Part 1.42(a)</i>					
360	General governments	<i>Annex V.Part 1.42(b)</i>					
370	Credit institutions	<i>Annex V.Part 1.42(c)</i>					
380	Other financial corporations	<i>Annex V.Part 1.42(d)</i>					
390	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119
			Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received
			Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposures
			180	190	195	Financial guarantees received on non-performing exposures
			Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	200
			Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	210
400 Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
410 Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225				
420 Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				
430 General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)				
440 Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)				
450 Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)				

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received
			Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years		
520 Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>	180	190	195	Collateral received on non-performing exposures 200	Financial guarantees received on non-performing exposures 210
530 Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
540 Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 236, 238</i>	<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
550 OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.217</i>	<i>Annex V.Part 2.217</i>					

19. Information forborne exposures

	References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
			Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing
			Instruments with modifications in their terms and conditions	Refinancing			
010			030	040	050		
			Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261		
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256, 259-262		
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 256, 259-262		
010	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)					
020	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
030	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
040	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
050	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP compatible IFRS					
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
070	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)			
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			

		Gross carrying amount / nominal amount of exposures with forbearance measures				
		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
	References National GAAP based on BAD	Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)			
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87			
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87			
170	Of which: Credit for consumption	Annex V.Part 2.88(a)	Annex V.Part 2.88(a)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing			
		010	020	030	040	050	
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261	
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261	
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST		Annex V.Part 2.249(a)				
181	Debt securities		Annex V.Part 1.31, 44(b)				
182	Central banks		Annex V.Part 1.42(a)				
183	General governments		Annex V.Part 1.42(b)				
184	Credit institutions		Annex V.Part 1.42(c)				

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			
186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
191	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)			
192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
	References National GAAP compatible IFRS					
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(b)	Annex V.Part 2.249(b)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
211	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)			
212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
221	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)			
222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2, 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
226	Non-financial corporations		Annex V.Part 1.42(e)			
227	Households		Annex V.Part 1.42(f)			
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT		Annex V.Part 2.249(c)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2, 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING		Annex V.Part 2.246			
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.247			
340	Loan commitments given		CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'			

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	080	090	100	110
		Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
		Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	References National GAAP compatible IFRS						
060	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
070	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)				
080	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
090	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
100	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
110	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				

		Gross carrying amount / nominal amount of exposures with forbearance measures							
		Non-performing exposures with forbearance measures					of which: Forbearance of exposures non-performing prior to forbearance		
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance			
060		070	080	090	100	110			
Annex V. Part 2.259-263	References National GAAP compatible IFRS	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	CRR art.178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263			
Annex V. Part 2.259-263			Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	CRR art. 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263		
120	Non-financial corporations						Annex V. Part 1.42(e)		
130	Of which: Small and Medium-sized Enterprises						SME Art 1.2(a)		
140	Of which: Loans collateralised by commercial immovable property						Annex V. Part 2.86(a), 87		
150	Households						Annex V. Part 1.42(f)		
160	Of which: Loans collateralised by residential immovable property						Annex V. Part 2.86(a), 87		
170	Of which: Credit for consumption						Annex V. Part 2.88(a)		

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures								
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	References National GAAP compatible IFRS		References National GAAP based on BAD	
							060	070	080	090
		Annex V. Part 2.259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263			
		Annex V. Part 2.259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263			
185	Other financial corporations						Annex V. Part 1.42(d)	Annex V. Part 1.42(d)		
186	Non-financial corporations						Annex V. Part 1.42(e)	Annex V. Part 1.42(e)		
191	Loans and advances						Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)		
192	Central banks						Annex V. Part 1.42(a)	Annex V. Part 1.42(a)		
193	General governments						Annex V. Part 1.42(b)	Annex V. Part 1.42(b)		
194	Credit institutions						Annex V. Part 1.42(c)	Annex V. Part 1.42(c)		

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	080	090	100	110
	References National GAAP compatible IFRS	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	References National GAAP based on BAD	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
195	Other financial corporations						
196	Non-financial corporations						
197	Households						
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT						

		Gross carrying amount / nominal amount of exposures with forbearance measures					
		Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		070	080	090	100	110	
		Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
		Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
	References National GAAP compatible IFRS						
211	Debt securities	Annex V. Part 1.31, 44(b)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	
212	Central banks	Annex V. Part 1.31, 44(b)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	
213	General governments	Annex V. Part 1.31, 44(b)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	
214	Credit institutions	Annex V. Part 1.31, 44(b)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	
215	Other financial corporations	Annex V. Part 1.31, 44(b)	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)	Annex V. Part 1.42(b)	Annex V. Part 1.42(c)	

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures						
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	080	090	100	110	
		Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
		Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
	References National GAAP compatible IFRS							
216	Non-financial corporations		Annex V. Part 1.42(e)		Annex V. Part 1.42(e)			
221	Loans and advances		Annex V. Part 1.32, 44(a)		Annex V. Part 1.32, 44(a)			
222	Central banks		Annex V. Part 1.42(a)		Annex V. Part 1.42(a)			
223	General governments		Annex V. Part 1.42(b)		Annex V. Part 1.42(b)			
224	Credit institutions		Annex V. Part 1.42(c)		Annex V. Part 1.42(c)			
225	Other financial corporations		Annex V. Part 1.42(d)		Annex V. Part 1.42(d)			

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures					of which: Forbearance of exposures non- performing prior to forbearance
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non- performing prior to forbearance	
		060	070	080	090	100	110
	References National GAAP compatible IFRS	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	References National GAAP based on BAD	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
226	Non-financial corporations						
227	Households						
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT						

		Gross carrying amount / nominal amount of exposures with forbearance measures				
		Non-performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
		060	080	090	100	110
	References National GAAP compatible IFRS	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263
	References National GAAP based on BAD	Annex V. Part 2.259-263	Annex V. Part 2.241(a), 266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2.231, 252(a), 263
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING					
		Annex V. Part 2.246				
335	DEBT INSTRUMENTS HELD FOR SALE					
		Annex V. Part 2.247				
340	Loan commitments given					
		CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 246'				
		CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 113, 246				

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
			Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			120	130	140	150	160	170	180
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
010 Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>							
020 Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>							
030 General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>							
040 Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>							
050 Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>							

Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>	Collateral received and financial guarantees received		Financial guarantees received on exposures with forbearance measures	180
	Collateral received on exposures with forbearance measures	170		
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	160
		Annex V, Part 2. 241(a), 267	Annex V, Part 2. 241(b), 267	Annex V, Part 2. 241(b), 267
	Performing exposures with forbearance measures - Accumulated impairment and provisions	140	Annex V, Part 2. 207	Annex V, Part 2. 207
	120	Annex V, Part 2. 267	Annex V, Part 2. 207	Annex V, Part 2. 267
<i>References National GAAP compatible IFRS</i>				
<i>References National GAAP based on BAD</i>				
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(b)	Annex V.Part 2.249(b)	

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
			Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
			120	130	140	150	160	170	180
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
			<i>Annex V. Part 2. 267</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 207</i>	<i>Annex V. Part 2. 241(a), 267</i>	<i>Annex V. Part 2. 241(b), 267</i>	<i>Annex V. Part 2. 268</i>	<i>Annex V. Part 2. 268</i>
211	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>							
212	Central banks	<i>Annex V.Part 1.42(a)</i>							
213	General governments	<i>Annex V.Part 1.42(b)</i>							
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>							
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>							

Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>	Collateral received and financial guarantees received		Financial guarantees received on exposures with forbearance measures	180	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
	Collateral received on exposures with forbearance measures	170				
Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	150	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(a), 267</i>	
		Refinancing	160	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	
	Performing exposures with forbearance measures - Accumulated impairment and provisions	130	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>		
		120	<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 267</i>		
	<i>References National GAAP compatible IFRS</i>					
	<i>References National GAAP based on BAD</i>					
226	Non-financial corporations			<i>Annex V,Part 1.42(e)</i>	<i>Annex V,Part 1.42(e)</i>	
227	Households			<i>Annex V,Part 1.42(f)</i>	<i>Annex V,Part 1.42(f)</i>	
231	DEBT INSTRUMENTS AT STRICT Locom, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT			<i>Annex V,Part 2.249(c)</i>	<i>Annex V,Part 2.249(c)</i>	

330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119		
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received and financial guarantees received		
								Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
				120	130	140	150	160	170	180
				Annex V, Part 2. 207	Annex V, Part 2. 207	Annex V, Part 2. 207	Annex V, Part 2. 241(a), 267	Annex V, Part 2. 241(b), 267	Annex V, Part 2. 268	Annex V, Part 2. 268
				Annex V, Part 2. 267	Annex V, Part 2. 207	Annex V, Part 2. 207	Annex V, Part 2. 241(a), 267	Annex V, Part 2. 241(b), 267	Annex V, Part 2. 268	Annex V, Part 2. 268
330			Annex V,Part 2.246							
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V,Part 2.247							
340	Loan commitments given		CRR Annex I; Annex V,Part 1.44(g), Part 2.102-105, 113, 116, 246'	CRR Annex I; Annex V,Part 1.44(g), Part 2.112, 113, 246						