



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

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions¹, and in particular Article 4(1), Article 4(3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

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

Whereas:

- (1) Credit institutions are subject to regular reporting requirements as set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council³ (also referred to herein as the 'CRR') and Commission Implementing Regulation (EU) No 680/2014⁴. The information reported is collected by the ECB under Decision ECB/2014/29⁵. This Regulation complements Decision ECB/2014/29 by further specifying the requirements concerning the reporting of supervisory financial information.
- (2) Implementing Regulation (EU) No 680/2014 lays down uniform requirements for all institutions subject to Regulation (EU) No 575/2013 in relation to supervisory reporting to competent

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

1 OJ L 287, 29.10.2013, p. 63.

2 OJ L 141, 14.5.2014, p. 1.

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

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

authorities for specific areas set out in Article 1 of Implementing Regulation (EU) No 680/2014. One of these areas is financial information on a consolidated basis. Under Article 99(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis is mandatory for credit institutions that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 of the European Parliament and of the Council⁶. The submission by national competent authorities (NCAs) to the ECB of the supervisory financial information mandatory under Implementing Regulation (EU) No 680/2014, concerning both significant and less significant supervised entities, currently takes place in accordance with Decision ECB/2014/29 and should continue unaffected, as it is not covered by the subject matter of this Regulation.

- (3) The exercise of the discretion to require credit institutions to use international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013 is outside the subject matter of this Regulation. Having regard to Article 150 of Regulation (EU) No 468/2014 (ECB/2014/17), previous decisions by NCAs concerning the exercise, or non-exercise, of this discretion should remain unaffected.
- (4) In accordance with Article 99(3) of Regulation (EU) No 575/2013, for credit institutions applying international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis requires a decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013.
- (5) In accordance with Article 99(6) of Regulation (EU) No 575/2013, for credit institutions applying national accounting frameworks based on Council Directive 86/635/EEC⁷, the reporting of supervisory financial information on a consolidated basis requires a previous decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC. The European Banking Authority has been consulted in accordance with Article 99(6) of Regulation (EU) No 575/2013.
- (6) Implementing Regulation (EU) No 680/2014 lays down uniform requirements for supervisory reporting concerning the areas within its scope. Pursuant to Article 99(5) and (6) of Regulation (EU) No 575/2013, Implementing Regulation (EU) No 680/2014 only deals with supervisory financial information on a consolidated basis. Reporting of supervisory financial information on an individual basis is outside of its scope; therefore, competent authorities may impose requirements concerning the reporting of supervisory financial information on an individual basis. Having regard

⁶ Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

⁷ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

to the need to have comparable financial information for significant and less significant supervised entities, this Regulation should lay down the supervisory financial information that should be reported by significant and less significant supervised entities on an individual basis to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).

- (7) Pursuant to Article 40 of Directive 2013/36/EU of the European Parliament and of the Council⁸, the competent authorities of host Member States may require that all credit institutions having branches within their territories report to them periodically on their activities in those host Member States. In accordance with Article 2(20) of Regulation (EU) No 468/2014 (ECB/2014/17), branches established in a participating Member State by a credit institution established in a non-participating Member State are supervised entities. Having regard to the need to have comparable financial information for significant supervised entities, this Regulation should lay down the information that should be reported by branches established in a participating Member State by a credit institution established in a non-participating Member State to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).
- (8) Article 6(4) of Regulation (EU) No 1024/2013 provides that the ECB shall have supervisory powers in respect of credit institutions, financial holding companies or mixed financial holding companies, or branches which are established in participating Member States of credit institutions established in non-participating Member States. Therefore, branches established in a participating Member State by a credit institution from a third country are not within the supervisory tasks conferred on the ECB. Consequently, these branches should not be subject to the reporting requirements in this Regulation. In addition, branches established in a participating Member State by a credit institution from another participating Member State should be excluded from these reporting requirements, because they are intended to be applied at the level of the supervised entity that has established the branch.
- (9) The requirements laid down in this Regulation concerning significant and less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State, should be aimed at ensuring that these supervised entities report a common minimum set of information to NCAs and not at imposing uniform reporting requirements. It may be appropriate for NCAs to collect the necessary minimum information as part of a broader reporting framework which they establish in accordance with the relevant Union or national law and which also serves purposes other than supervisory purposes, such as statistical purposes.
- (10) For the exercise of the ECB's tasks, it is necessary to receive financial information from less significant supervised groups, other than those that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with Article 6(2) of

⁸ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

Regulation (EC) No 1606/2002. This Regulation should therefore lay down the supervisory financial information to be reported by such groups to NCAs. In particular, the formats, frequencies, reference dates and remittance periods and the time limits regarding submission of the information concerned should be specified. These requirements should be aimed at ensuring that such supervised groups report a common minimum set of information to NCAs and not at imposing uniform reporting requirements.

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

HAS ADOPTED THIS REGULATION:

Title I

Subject matter and definitions

Article 1

Subject matter

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:
 - (a) significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, including any sub-group thereof;
 - (b) significant supervised groups, other than those referred to in point (a), which are subject to national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof;
 - (c) significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State;
 - (d) significant supervised groups regarding subsidiaries established in a non-participating Member State or a third country;

- (e) less significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, including any sub-group thereof;
 - (f) less significant supervised groups, other than those referred to in point (e), which are subject to national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof;
 - (g) less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State.
2. As an exception to Articles 7 and 14, supervised entities that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Article 7 or 10 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information in accordance with this Regulation.
 3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(5) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on a sub-consolidated basis.
 4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.
 5. This Regulation shall not affect the accounting standards applied by supervised groups and entities in their consolidated accounts or annual accounts, nor change the accounting standards applied for supervisory reporting. As supervised groups and entities apply different accounting standards, only information related to valuation rules, including methods for estimation of credit risk losses, which exist under the relevant accounting standards and are effectively applied by the corresponding supervised group or entity should be submitted. For these purposes, specific reporting templates are provided for supervised groups and entities applying national accounting frameworks based on Directive 86/635/EEC. Data points within the templates which are not applicable to the respective supervised entities do not have to be reported.
 6. Branches established in a participating Member State by a credit institution established in a non-participating Member State may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.

Article 2

Definitions

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

- (1) 'IAS' and 'IFRS' mean 'International Accounting Standards' and 'International Financial Reporting Standards', as mentioned in Article 2 of Regulation (EC) No 1606/2002;

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

Article 3

Change of status of a supervised entity or a supervised group

1. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as significant 18 months after a decision as referred to in Article 45(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. It shall report information in accordance with Title II of this Regulation as a significant supervised entity or significant supervised group on the first reference date which occurs after it has been classified as significant.
2. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. Thereafter, it shall start to report information in accordance with Title III of this Regulation.

Title II

Significant supervised groups and entities

Chapter I

Significant supervised groups

Article 4

Format and frequency of reporting on a consolidated basis and reference dates and remittance dates for significant supervised groups

applying IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013

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

*Article 5***Format and frequency of reporting on a consolidated basis and reference dates and remittance dates****for significant supervised groups****applying national accounting frameworks based on Directive 86/635/EEC**

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

Chapter II**Significant supervised entities***Article 6***Format and frequency of reporting on an individual basis****for entities which are not part of a significant supervised group**

1. Significant supervised entities which are not part of a significant supervised group applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to branches established in a participating Member State by a credit institution established in a non-participating Member State.
2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
3. Significant supervised entities, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks based on Directive 86/635/EEC, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.
4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
5. The information specified in paragraphs 2 and 4 above shall only include information related to:
 - (a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;

- (b) off-balance sheet exposures and activities in which the supervised entity is involved;
 - (c) transactions other than those specified in points (a) and (b) performed by the supervised entity;
 - (d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are effectively applied by the supervised entity.
6. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2 and 4 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 7

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

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

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

1. The information concerning significant supervised entities specified in Articles 6 and 7 shall have the following reference dates:
 - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;
 - (b) for semi-annual reporting, 30 June and 31 December;
 - (c) for annual reporting, 31 December.
2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
3. As an exception to paragraphs 1 and 2, where significant supervised entities are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.
4. NCAs shall submit to the ECB the information concerning significant supervised entities specified in Articles 6 and 7 by close of business on the following remittance dates:
 - (a) for significant supervised entities which are not part of a significant supervised group, the 40th working day following the reference date to which it relates;
 - (b) for significant supervised entities which are part of a significant supervised group, the 55th working day following the reference date to which it relates.
5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

Chapter III**Reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country***Article 9***Format and frequency of reporting
by significant supervised groups in respect of subsidiaries established in a non-participating
Member State or a third country**

1. Parent institutions in a participating Member State and institutions controlled by a parent financial holding company or a parent mixed financial holding company in a participating Member State shall ensure that supervisory financial information in respect of subsidiaries established in a non-

participating Member State or a third country is reported on an individual basis to the relevant NCAs as follows:

- (a) for significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 1 of Annex II and shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014;
 - (b) for significant supervised groups, other than those referred to above, which are subject to national accounting frameworks based on Directive 86/635/EEC at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 2 of Annex II and shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014.
2. As an exception to paragraph 1, parent undertakings referred to in that paragraph shall not report financial information concerning subsidiaries the assets of which have a total value of EUR 3 billion or less. For this purpose, the total value of the assets shall be determined on the basis of the criteria provided in Part IV Title 3 of Regulation (EU) No 468/2014 (ECB/2014/17).
 3. When an update of the list of supervised entities, in accordance with Part IV, Title 2, Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a subsidiary exceeds EUR 3 billion, a subsidiary shall be included in the information to be reported in accordance with paragraph 1 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a subsidiary is below or equal to EUR 3 billion, the parent undertaking shall start to report information in accordance with paragraph 2 on the first reference date which occurs after the publication of the updated list of supervised entities.

Article 10

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

1. The information specified in Article 9 shall be collected with the same reference dates as supervisory financial information concerning the related significant supervised group. Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the reference date.
2. NCAs shall submit to the ECB information concerning subsidiaries established in a non-participating Member State or a third country as specified in Article 9 by close of business of the 55th working day following the reference date to which it relates.
3. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet this deadline.

Title III**Less significant supervised groups and entities****Chapter I****Less significant supervised groups***Article 11***Format and frequency of reporting on a consolidated basis
for less significant supervised groups**

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

of the assets of a less significant supervised group is below or equal to EUR 3 billion, that group shall start to report information in accordance with paragraph 6 on the first reference date which occurs after the publication of the updated list of supervised entities.

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

Article 12

Reference dates and remittance dates for less significant supervised groups

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

Chapter II

Less significant supervised entities

Article 13

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

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

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

Article 14

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

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

6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting of less significant supervised entities the assets of which have a total value of less than EUR 3 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the supervised entity shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).
8. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised entity exceeds EUR 3 billion, that entity shall start to report information in accordance with paragraphs 2, 3, 5 and 6 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised entity is below or equal to EUR 3 billion, that entity shall start to report information in accordance with paragraph 7 on the first reference date which occurs after the publication of the updated list of supervised entities.
9. The information specified in paragraphs 2, 3, 5, 6 and 7 shall be reported as provided for in Article 6(5) of this Regulation.
10. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 15

Reference dates and remittance dates for less significant supervised entities

1. The information concerning less significant supervised entities specified in Articles 13 and 14 shall have the following reference dates:
 - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;
 - (b) for semi-annual reporting, 30 June and 31 December;
 - (c) for annual reporting, 31 December.
2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
3. As an exception to paragraphs 1 and 2, where less significant supervised entities are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Data referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.

4. NCAs shall submit to the ECB the supervisory financial information concerning less significant supervised entities specified in Articles 13 and 14 by close of business on the following remittance dates:
 - (a) for less significant supervised entities which are not part of a supervised group, the 55th working day following the reference date to which it relates;
 - (b) for less significant supervised entities which are part of a less significant supervised group, the 65th working day following the reference date to which it relates.
5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

Title IV

Data quality and IT language

Article 16

Data quality checks

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

Article 17

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

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

Title V

Transitional and final provisions

Article 18

First reporting reference dates

1. 31 December 2015 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
 - (a) significant supervised groups;
 - (b) significant supervised entities which are not part of a supervised group.
2. 30 June 2016 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
 - (a) significant supervised entities which are part of a supervised group;

- (b) subsidiaries of significant supervised groups established in a non-participating Member State or a third country.
3. 30 June 2017 shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
- (a) less significant supervised groups;
 - (b) less significant supervised entities.

Article 19

Transitional provisions

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

Article 20

Final provision

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*. The Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 17 March 2015.

For the Governing Council of the ECB

[signed]

The President of the ECB

Mario DRAGHI

Simplified supervisory financial reporting

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

Table 1

Template number	Name of the template or of the group of templates
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	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets

Template number	Name of the template or of the group of templates
5	Breakdown of loans and advances by product
6	Breakdown of loans and advances 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: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	Derivatives – trading
	Derivatives - hedge accounting
11.1	Derivatives - hedge accounting: breakdown by type of risk and type of hedge
12	Movements in allowances for credit losses and impairment of equity instruments
	Collateral and guarantees received
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	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 by instrument
	Reconciliation between accounting and CRR scope of consolidation: balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: assets
17.2	Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities
18	Performing and non-performing exposures
19	Forborne exposures

Template number	Name of the template or of the group of templates
	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	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets

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 debt instruments measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	Breakdown of loans and advances by product
6	Breakdown of loans and advances 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: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	Derivatives - trading
	Derivatives - hedge accounting
11.2	Derivatives - hedge accounting under national GAAP: breakdown by type of risk
12	Movements in allowances for credit losses and impairment of equity instruments Collateral and guarantees received
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	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
16.4	Gains or losses on financial assets and liabilities held for trading by risk Reconciliation between accounting and CRR scope of consolidation: balance

Template number	Name of the template or of the group of templates
	<p>Sheet</p> <p>17.1 Reconciliation between accounting and CRR scope of consolidation: assets</p> <p>17.2 Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures - loan commitments, financial guarantees and other commitments given</p> <p>17.3 Reconciliation between accounting and CRR scope of consolidation: liabilities</p> <p>18 Performing and non-performing exposures</p> <p>19 Forborne exposures</p>
	<p>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</p>
	<p>Geographical breakdown</p> <p>20.4 Geographical breakdown of assets by residence of the counterparty</p> <p>20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty</p> <p>20.6 Geographical breakdown of liabilities by residence of the counterparty</p>
	<p>PART 4 [ANNUAL]</p>
	<p>Group structure</p> <p>40.1 Group structure: 'entity-by-entity'</p>

Over-simplified supervisory financial reporting

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

Table 3

Template number	Name of the template or of the group of templates
	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	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
5	Breakdown of loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives - trading

	Derivatives - hedge accounting
11.1	Derivatives - hedge accounting: breakdown by type of risk and type of hedge
12	Movements in allowances for credit losses and impairment of equity instruments
14	Fair value hierarchy: financial instruments at fair value
18	Performing and non-performing exposures
19	Forborne exposures

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

Table 4

Template number	Name of the template or of the group of templates
	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	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading

Template number	Name of the template or of the group of templates
	non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	Breakdown of loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives - trading
	Derivatives - hedge accounting
11.2	Derivatives - hedge accounting under national GAAP: Breakdown by type of risk
12	Movements in allowances for credit losses and impairment of equity instruments
18	Performing and non-performing exposures
19	Forborne exposures

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


Supervisory financial reporting data points

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

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

TEMPLATE NUMBER	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
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
5	Breakdown of 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
10	Derivatives - Trading
	Derivatives - Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
18	Performing and non-performing exposures
19	Forborne exposures

COLOUR CODE IN TEMPLATES:

 Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References	Carrying amount
			010
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) No 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	
050	Financial assets held for trading	IFRS 7.8(a)(ii); IAS 39.9 Application Guidance (hereinafter 'AG') 14	
060	Derivatives	IAS 39.9	
070	Equity instruments	IAS 32.11	
080	Debt securities	Annex V.Part 1.24, 26	
090	Loans and advances	Annex V.Part 1.24, 27	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IAS 39.9	
110	Equity instruments	IAS 32.11	
120	Debt securities	Annex V.Part 1.24, 26	
130	Loans and advances	Annex V.Part 1.24, 27	
140	Available-for-sale financial assets	IFRS 7.8(d); IAS 39.9	
150	Equity instruments	IAS 32.11	
160	Debt securities	Annex V.Part 1.24, 26	
170	Loans and advances	Annex V.Part 1.24, 27	
180	Loans and receivables	IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16	
190	Debt securities	Annex V.Part 1.24, 26	
200	Loans and advances	Annex V.Part 1.24, 27	
210	Held-to-maturity investments	IFRS 7.8(b); IAS 39.9, AG16, AG26	
220	Debt securities	Annex V.Part 1.24, 26	
230	Loans and advances	Annex V.Part 1.24, 27	
240	Derivatives – Hedge accounting	IFRS 7.22(b); IAS 39.9	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a)	
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 2.4	
270	Tangible assets		
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	
290	Investment property	IAS 40.5; IAS 1.54(b)	
300	Intangible assets	IAS 1.54(c); Article 4(1)(115) of Regulation (EU) No 575/2013 (hereinafter the 'CRR')	
310	Goodwill	IFRS 3.B67(d); Article 4(1)(113) of the CRR	
320	Other intangible assets	IAS 38.8, 118	
330	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 Article 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 2.6	
380	TOTAL ASSETS	IAS 1.9(a), IAS Implementation Guidance (hereinafter 'IG') 6	

1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities

		References	Carrying amount
			010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15	
020	Derivatives	IAS 39.9, AG 15(a)	
030	Short positions	IAS 39.9, AG 15(b)	
040	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
050	Debt securities issued	Annex V. Part 1.31	
060	Other financial liabilities	Annex V. Part 1.32-34	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IAS 39.9	
080	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
090	Debt securities issued	Annex V. Part 1.31	
100	Other financial liabilities	Annex V. Part 1.32-34	
110	Financial liabilities measured at amortised cost	IFRS 7.8(f); IAS 39.47	
120	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
130	Debt securities issued	Annex V. Part 1.31	
140	Other financial liabilities	Annex V. Part 1.32-34	
150	Derivatives – Hedge accounting	IFRS 7.22(b); IAS 39.9; Annex V. Part 1.23	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b)	
170	Provisions	IAS 37.10; IAS 1.54(l)	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V. Part 2.7	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V. Part 2.8	
200	Restructuring	IAS 37.71, 84(a)	
210	Pending legal issues and tax litigation	IAS 37. Appendix C. Examples 6 and 10	
220	Commitments and guarantees given	IAS 37. Appendix C.9	
230	Other provisions		
240	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; Article 4(1)(108) of the CRR	
270	Share capital repayable on demand	IAS 32 Illustrative Examples (hereinafter 'IE') 33; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 2; Annex V. Part 2.9	
280	Other liabilities	Annex V. Part 2.10	
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V. Part 2.11	
300	TOTAL LIABILITIES	IAS 1.9(b); IG 6	

1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity

		References	Carrying amount
			010
010	Capital	<i>IAS 1.54(r), Article 22 of Directive 86/635/EEC (hereinafter the 'BAD')</i>	
020	Paid up capital	<i>IAS 1.78(e)</i>	
030	Unpaid capital which has been called up	<i>IAS 1.78(e); Annex V.Part 2.14</i>	
040	Share premium	<i>IAS 1.78(e); Article 4(1)(124) of the CRR</i>	
050	Equity instruments issued other than capital	<i>Annex V.Part 2.15-16</i>	
060	Equity component of compound financial instruments	<i>IAS 32.28-29; Annex V.Part 2.15</i>	
070	Other equity instruments issued	<i>Annex V.Part 2.16</i>	
080	Other equity	<i>IFRS 2.10; Annex V.Part 2.17</i>	
090	Accumulated other comprehensive income	<i>Article 4(1)(100) of the CRR</i>	
095	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)</i>	
100	<i>Tangible assets</i>	<i>IAS 16.39-41</i>	
110	<i>Intangible assets</i>	<i>IAS 38.85-87</i>	
120	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	<i>IAS 1.7</i>	
122	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>	
124	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.82(h); IAS 28.11</i>	
128	Items that may be reclassified to profit or loss	<i>IAS 1.82A(a)</i>	
130	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>IAS 39.102(a)</i>	
140	<i>Foreign currency translation</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>	
150	<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	<i>IFRS 7.23(c); IAS 39.95-101</i>	
160	<i>Available-for-sale financial assets</i>	<i>IFRS 7.20(a)(ii); IAS 39.55(b)</i>	
170	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>	
180	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.82(h); IAS 28.11</i>	
190	Retained earnings	<i>Article 4(1)(123) of the CRR</i>	
200	Revaluation reserves	<i>IFRS 1.30, D5-D8; Annex V.Part 2.18</i>	
210	Other reserves	<i>IAS 1.54; IAS 1.78(e)</i>	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>IAS 28.11; Annex V.Part 2.19</i>	
230	Other	<i>Annex V.Part 2.19</i>	
240	(-) Treasury shares	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	
250	Profit or loss attributable to owners of the parent	<i>IAS 27.28; IAS 1.83(a)(ii)</i>	
260	(-) Interim dividends	<i>IAS 32.35</i>	
270	Minority interests [Non-controlling interests]	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>	
280	Accumulated Other Comprehensive Income	<i>IAS 27.27-28; Article 4(1)(100) of the CRR</i>	
290	Other items	<i>IAS 27.27-28</i>	
300	TOTAL EQUITY	<i>IAS 1.9(c), IG 6</i>	
310	TOTAL EQUITY AND TOTAL LIABILITIES	<i>IAS 1.IG6</i>	

2. Statement of profit or loss

		References	Current period
			010
010	Interest income	IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21	
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)	
040	Available-for-sale financial assets	IFRS 7.20(b); IAS 39.55(b); IAS 39.9	
050	Loans and receivables	IFRS 7.20(b); IAS 39.9, 39.46(a)	
060	Held-to-maturity investments	IFRS 7.20(b); IAS 39.9, 39.46(b)	
070	Derivatives - Hedge accounting, interest rate risk	IAS 39.9; Annex V.Part 2.23	
080	Other assets	Annex V.Part 2.25	
090	(Interest expenses)	IAS 1.97; Annex V.Part 2.21	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)	
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IAS 39.47	
130	(Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.23	
140	(Other liabilities)	Annex V.Part 2.26	
150	(Expenses on share capital repayable on demand)	IFRIC 2.11	
160	Dividend income	IAS 18.35(b)(v); Annex V.Part 2.28	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e)	
180	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IAS 39.9	
190	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
200	Fee and commission income	IFRS 7.20(c)	
210	(Fee and commission expenses)	IFRS 7.20(c)	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	IFRS 7.20(a) (ii-v); Annex V.Part 2.97	
230	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
240	Loans and receivables	IFRS 7.20(a)(iv); IAS 39.9, 39.56	
250	Held-to-maturity investments	IFRS 7.20(a)(iii); IAS 39.9, 39.56	
260	Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IAS 39.56	
270	Other		
280	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IAS 39.55(a)	
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IAS 39.55(a)	
300	Gains or (-) losses from hedge accounting, net	IFRS 7.24; Annex V.Part 2.30	
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	
340	Other operating income	Annex V.Part 2.141-143	
350	(Other operating expenses)	Annex V.Part 2.141-143	
355	TOTAL OPERATING INCOME, NET		

2. Statement of profit or loss

	<i>References</i>	Current period
360	(Administrative expenses)	
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6
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)
430	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)
440	(Commitments and guarantees given)	
450	(Other provisions)	
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(e)
470	(Financial assets measured at cost)	IFRS 7.20(e); IAS 39.66
480	(Available- for-sale financial assets)	IFRS 7.20(e); IAS 39.67
490	(Loans and receivables)	IFRS 7.20(e); IAS 39.63
500	(Held to maturity investments)	IFRS 7.20(e); IAS 39.63
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43
520	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)
530	(Property, plant and equipment)	IAS 16.73(e)(v-vi)
540	(Investment properties)	IAS 40.79(d)(v)
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124
560	(Other intangible assets)	IAS 38.118 (e)(iv)(v)
570	(Other)	IAS 36.126 (a)(b)
580	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	IAS 1.82(c)
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 2.27
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(e) ; IFRS 5.33(a), 5.33 A
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)
670	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.82(f)
680	Attributable to minority interest [non-controlling interests]	IAS 1.83(a)(i)
690	Attributable to owners of the parent	IAS 1.83(a)(ii)

5. Breakdown of loans and advances by product

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

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

	References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting			
		IFRS 7.8(e)(ii); IAS 39.9, AG 14.15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9			IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)
		010	020	030	037	040	050	
010	Derivatives	IAS 39.9, AG 15(a)						
020	Short positions	IAS 39 AG 15(b)						
030	Equity instruments	IAS 32.11						
040	Debt securities	Annex V.Part 1.24, 26						
050	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30						
060	Central banks	Annex V.Part 1.35(a)						
070	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
100	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
110	General government	Annex V.Part 1.35(b)						
120	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009						
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
150	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
160	Credit institutions	Annex V.Part 1.35(c)						
170	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009						
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
200	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
210	Other financial corporations	Annex V.Part 1.35(d)						
220	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009						
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
250	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
260	Non-financial corporations	Annex V.Part 1.35(e)						
270	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009						
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
300	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
310	Households	Annex V.Part 1.35(f)						
320	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009						
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
350	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
360	Debt securities issued	Annex V.Part 1.31; Annex V.Part 2.52						
370	Certificates of deposits	Annex V.Part 2.52(a)						
380	Asset-backed securities	Article 4(1)(61) of the CRR						
390	Covered bonds	Article 129(1) of the CRR						
400	Hybrid contracts	IAS 39.10-11, AG27, AG29; IFRIC 9;						
410	Other debt securities issued	Annex V.Part 2.52(d)						
420	Convertible compound financial instruments	Annex V.Part 2.52(e)						
430	Non-convertible	IAS 32.AG 31						
440	Other financial liabilities	Annex V.Part 1.32-34						
450	FINANCIAL LIABILITIES							

8.2. Subordinated financial liabilities

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

10. Derivatives - Trading

By type of risk / By product or by type of market		TEMPLATE NUMBER <i>References</i>	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
010	Interest rate	<i>Annex V.Part 2.67(a)</i>				
020	of which: economic hedges	<i>Annex V.Part 2.74</i>				
030	OTC options					
040	OTC other					
050	Organised market options					
060	Organised market other					
070	Equity	<i>Annex V.Part 2.67(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.74</i>				
090	OTC options					
100	OTC other					
110	Organised market options					
120	Organised market other					
130	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>				
140	of which: economic hedges	<i>Annex V.Part 2.74</i>				
150	OTC options					
160	OTC other					
170	Organised market options					
180	Organised market other					
190	Credit	<i>Annex V.Part 2.67(d)</i>				
200	of which: economic hedges	<i>Annex V.Part 2.74</i>				
210	Credit default swap					
220	Credit spread option					
230	Total return swap					
240	Other					
250	Commodity	<i>Annex V.Part 2.67(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.74</i>				
270	Other	<i>Annex V.Part 2.67(f)</i>				
280	of which: economic hedges	<i>Annex V.Part 2.74</i>				
290	DERIVATIVES	<i>IAS 39.9</i>				
300	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
320	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>				

11. Derivatives - Hedge accounting

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

By product or by type of market	References	Carrying amount		Notional amount	
		Assets	Liabilities	Total Hedging	of which: sold
		Annex V.Part 2.69 010	Annex V.Part 2.69 020	Annex V.Part 2.70, 71 030	Annex V.Part 2.72 040
010	Interest rate	Annex V.Part 2.67(a)			
020	OTC options				
030	OTC other				
040	Organised market options				
050	Organised market other				
060	Equity	Annex V.Part 2.67(b)			
070	OTC options				
080	OTC other				
090	Organised market options				
100	Organised market other				
110	Foreign exchange and gold	Annex V.Part 2.67(c)			
120	OTC options				
130	OTC other				
140	Organised market options				
150	Organised market other				
160	Credit	Annex V.Part 2.67(d)			
170	Credit default swap				
180	Credit spread option				
190	Total return swap				
200	Other				
210	Commodity	Annex V.Part 2.67(e)			
220	Other	Annex V.Part 2.67(f)			
230	FAIR VALUE HEDGES	IFRS 7.22(b); IAS 39.86(a)			
240	Interest rate	Annex V.Part 2.67(a)			
250	OTC options				
260	OTC other				
270	Organised market options				
280	Organised market other				
290	Equity	Annex V.Part 2.67(b)			
300	OTC options				
310	OTC other				
320	Organised market options				
330	Organised market other				
340	Foreign exchange and gold	Annex V.Part 2.67(c)			
350	OTC options				
360	OTC other				
370	Organised market options				
380	Organised market other				
390	Credit	Annex V.Part 2.67(d)			
400	Credit default swap				
410	Credit spread option				
420	Total return swap				
430	Other				
440	Commodity	Annex V.Part 2.67(e)			
450	Other	Annex V.Part 2.67(f)			
460	CASH FLOW HEDGES	IFRS 7.22(b); IAS 39.86(b)			
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.22(b); IAS 39.86(c)			
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.89A, IE 1-31			
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39 IG F6 1-3			
500	DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.22(b); IAS 39.9			
510	of which: OTC - credit institutions	Annex V.Part 1.35(c), 2.75(a)			
520	of which: OTC - other financial corporations	Annex V.Part 1.35(d), 2.75(b)			
530	of which: OTC - rest	Annex V.Part 2.75(c)			


19. Information on forbore exposures

	References	Gross carrying amount of exposures with forbearance measures										Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received		
		Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					on performing exposures with forbearance measures	on non-performing exposures with forbearance measures			Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures		
		010	020	030	040	050	060	070	080	090	100		110	120	130			140	150
												Instruments with modifications in their terms and conditions				Refinancing	of which: Performing forbore exposures under probation		
010	Debt securities	Annex V, Part 2, 45, 109, 163-182	Annex V, Part 2, 145-162	Annex V, Part 2, 164 (a), 177, 178, 182	Annex V, Part 2, 164 (b), 177, 178, 181, 182	Annex V, Part 2, 176(b), 177, 180	Annex V, Part 2, 145-162	Annex V, Part 2, 164 (a), 179-180, 182	Annex V, Part 2, 164 (b), 179-182	CRR Article 178, Annex V, Part 2.61	IAS 39, 58-70	Annex V, Part 2, 172(a), 157	Annex V, Part 2, 46, 183	Annex V, Part 2, 145-183	Annex V, Part 2, 145-183	Annex V, Part 2, 164 (a), 179-180, 182, 183	Annex V, Part 2, 164 (b), 179-183	Annex V, Part 2, 162	Annex V, Part 2, 162
020	Central banks																		
030	General government																		
040	Credit institutions																		
050	Other financial corporations																		
060	Non-financial corporations																		
070	Loans and advances																		
080	Central banks																		
090	General government																		
100	Credit institutions																		
110	Other financial corporations																		
120	Non-financial corporations																		
130	Of which: Small and Medium-sized Enterprises																		
140	Of which: Commercial real estate																		
150	Households																		
160	Of which: Residential mortgage loans																		
170	Of which: Credit for consumption																		
180	DEBT INSTRUMENTS AT AMORTISED COST																		
190	Debt securities																		
200	Central banks																		
210	General government																		
220	Credit institutions																		
230	Other financial corporations																		
240	Non-financial corporations																		
250	Loans and advances																		
260	Central banks																		
270	General government																		
280	Credit institutions																		
290	Other financial corporations																		
300	Non-financial corporations																		
310	Households																		
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT																		
330	DEBT INSTRUMENTS other than HFT																		
340	Loan commitments given																		

ANNEX V - REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP	
TEMPLATE NUMBER	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
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
5	Breakdown of 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
10	Derivatives - Trading
	Derivatives - Hedge accounting
11.2	Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk
18	Performing and non-performing exposures
19	Forborne exposures

COLOUR CODE IN TEMPLATES:

 Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')	Carrying amount
			010
010	Cash, cash balances at central banks and other demand deposits	BAD Article 4. Assets (1)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	BAD Article 13(2); Annex V.Part 2.2	
091	Trading financial assets	Annex V.Part 1.15	
092	Derivatives	Annex II of Regulation (EU) No 575/2013 (hereinafter the 'CRR'); Annex V.Part 1.15	
093	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
094	Debt securities	Annex V.Part 1.24, 26	
095	Loans and advances	Annex V.Part 1.24, 27	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	Article 42a(1), (4) of Directive 78/660/EEC (hereinafter the '4th Directive')	
172	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
173	Debt securities	Annex V.Part 1.24, 26	
174	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
175	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive Article 42a(1); Article 42c (2)	
176	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
177	Debt securities	Annex V.Part 1.24, 26	
178	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
231	Non-trading debt instruments measured at a cost-based method	BAD Articles 37.1, 42a(4)(b); Annex V.Part 1.16	
232	Debt securities	Annex V.Part 1.24, 26	
233	Loans and advances	Annex V.Part 1.24, 27	
234	Other non-trading non-derivative financial assets	BAD Articles 35-37; Annex V.Part 1.17	
235	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
236	Debt securities	Annex V.Part 1.24, 26	
237	Loans and advances	Annex V.Part 1.24, 27	
240	Derivatives – Hedge accounting	4th Directive Article 42a(1), (5a); Article 42c(1)(a); IAS 39.9; Annex V.Part 1.19	
260	Investments in subsidiaries, joint ventures and associates	BAD Article 4.Assets(7)-(8); 4th Directive Article 17; Annex V.Part 2.4	
270	Tangible assets	BAD Article 4.Assets(10)	
280	Property, Plant and Equipment		
290	Investment property		
300	Intangible assets	BAD Article 4.Assets(9); Article 4(1)(115) of the CRR	
310	Goodwill	BAD Article 4.Assets(9); Article 4(1)(113) of the CRR	
320	Other intangible assets	BAD Article 4.Assets(9)	
330	Tax assets		
340	Current tax assets		
350	Deferred tax assets	4th Directive Article 43(1)(11); Article 4(1)(106) of the CRR	
360	Other assets	Annex V.Part 2.5	
380	TOTAL ASSETS	BAD Article 4 Assets	

1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
061	Trading financial liabilities	<i>4th Directive Article 42a(3)</i>	
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>	
063	Short positions		
064	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30</i>	
065	Debt securities issued	<i>Annex V.Part 1.31</i>	
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	<i>4th Directive Article 42a(3)</i>	
142	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30</i>	
143	Debt securities issued	<i>Annex V.Part 1.31</i>	
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
150	Derivatives – Hedge accounting	<i>4th Directive Article 42a(1), (5a), Article 42c(1)(a); Annex V.Part 1.23</i>	
170	Provisions	<i>BAD Article 4.Liabilities(6)</i>	
171	Funds for general banking risks [if presented within liabilities]	<i>BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 2.12</i>	
180	Pensions and other post employment defined benefit obligations	<i>Annex V.Part 2.7</i>	
190	Other long term employee benefits	<i>Annex V.Part 2.8</i>	
200	Restructuring		
210	Pending legal issues and tax litigation		
220	Commitments and guarantees given	<i>BAD Articles 24-25, 33(1)</i>	
230	Other provisions		
240	Tax liabilities		
250	Current tax liabilities		
260	Deferred tax liabilities	<i>4th Directive Article 43(1)(11); CRR Article 4(108)</i>	
280	Other liabilities	<i>Annex V.Part 2.10</i>	
300	TOTAL LIABILITIES		

1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity

		References National GAAP based on BAD	Carrying amount
			010
010	Capital	BAD Article 4.Liabilities(9), BAD Article 22	
020	Paid-up capital	BAD Article 4.Liabilities(9)	
030	Unpaid capital which has been called up	BAD Article 4.Liabilities(9)	
040	Share premium	BAD Article 4.Liabilities(10); Article 4(1)(124) of the CRR	
050	Equity instruments issued other than capital	Annex V.Part 2.15-16	
060	Equity component of compound financial instruments	4th Directive Article 42a(5a); Annex V.Part 2.15	
070	Other equity instruments issued	Annex V.Part 2.16	
080	Other equity	Annex V.Part 2.17	
190	Retained earnings	BAD Article 4.Liabilities(13); Article 4(1)(123) of the CRR	
200	Revaluation reserves	BAD Article 4.Liabilities(12)	
201	Tangible assets	4th Directive Article 33(1)(c)	
202	Equity instruments	4th Directive Article 33(1)(c)	
203	Debt securities	4th Directive Article 33(1)(c)	
204	Other	4th Directive Article 33(1)(c)	
205	Fair value reserves	4th Directive Article 42a(1)	
206	Hedge of net investments in foreign operations	4th Directive Articles 42a(1), 42c(1)(b)	
207	Hedging derivatives - cash flow hedges	4th Directive Articles 42a(1), 42c(1)(a); CRR Article 30(a)	
208	Hedging derivatives - other hedges	4th Directive Articles 42a(1), 42c(1)(a)	
209	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive Articles 42a(1), 42c(2)	
210	Other reserves	BAD Article 4 Liabilities(11)-(13)	
215	Funds for general banking risks [if presented within equity]	BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 1.38	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	4th Directive Article 59.4; Annex V.Part 2.19	
230	Other	Annex V.Part 2.19	
235	First consolidation differences	Article 19(1)(c) of Directive 83/349/EEC (hereinafter the '7th Directive')	
240	(-) Treasury shares	4th Directive Article 9 C (III)(7), D(III)(2); Annex V.Part 2.20	
250	Profit or loss attributable to owners of the parent	BAD Article 4.Liabilities(14)	
260	(-) Interim dividends	CRR Article 26(2b)	
270	Minority interests [Non-controlling interests]	Article 21 of the 7th Directive	
280	Accumulated Other Comprehensive Income	Article 4(1)(100) of the CRR	
290	Other items		
300	TOTAL EQUITY		
310	TOTAL EQUITY AND TOTAL LIABILITIES	BAD Article 4.Liabilities	

2. Statement of profit or loss

		References National GAAP based on BAD	Current period
			010
010	Interest income	BAD Article 27. Vertical layout(1); Annex V.Part 2.21	
090	(Interest expenses)	BAD Article 27. Vertical layout(2); Annex V.Part 2.21	
160	Dividend income	BAD Article 27. Vertical layout(3); Annex V.Part 2.28	
200	Fee and commission income	BAD Article 27. Vertical layout(4)	
210	(Fee and commission expenses)	BAD Article 27. Vertical layout(5)	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	BAD Article 27. Vertical layout(6)	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD Article 27. Vertical layout(6)	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD Article 27. Vertical layout(6)	
300	Gains or (-) losses from hedge accounting, net	4th Directive Article 42a(1) and (5a), Article 42c(1)(a)	
310	Exchange differences [gain or (-) loss], net	BAD Article 39	
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	BAD Article 27. Vertical layout(13)-(14)	
330	Gains or (-) losses on derecognition of non financial assets, net		
340	Other operating income	BAD Article 27. Vertical layout(7); Annex V.Part 2.141-143	
350	(Other operating expenses)	BAD Article 27. Vertical layout(10); Annex V.Part 2.141-143	
355	TOTAL OPERATING INCOME, NET		
360	(Administrative expenses)	BAD Article 27. Vertical layout(8)	
370	(Staff expenses)	BAD Article 27. Vertical layout(8)(a)	
380	(Other administrative expenses)	BAD Article 27. Vertical layout(8)(b)	
390	(Depreciation)		
400	(Property, Plant and Equipment)	BAD Article 27. Vertical layout(9)	
410	(Investment Properties)	BAD Article 27. Vertical layout(9)	
415	(Goodwill)	BAD Article 27. Vertical layout(9)	
420	(Other intangible assets)	BAD Article 27. Vertical layout(9)	
430	(Provisions or (-) reversal of provisions)		
440	(Commitments and guarantees given)	BAD Article 27. Vertical layout(11)-(12)	
450	(Other provisions)		
455	(Increases or (-) decreases of the fund for general banking risks, net)	BAD Article 38.2	
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD Article 35-37	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD Article 27. Vertical layout(13)-(14)	
520	(Impairment or (-) reversal of impairment on non-financial assets)		

2. Statement of profit or loss

		References National GAAP based on BAD	Current period
530	(Property, plant and equipment)	<i>BAD Article 27. Vertical layout(9)</i>	
540	(Investment properties)	<i>BAD Article 27. Vertical layout(9)</i>	
550	(Goodwill)	<i>BAD Article 27. Vertical layout(9)</i>	
560	(Other intangible assets)	<i>BAD Article 27. Vertical layout(9)</i>	
570	(Other)		
580	Negative goodwill recognised in profit or loss	<i>7th Directive Article 31</i>	
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	<i>BAD Article 27. Vertical layout(13)-(14)</i>	
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	<i>BAD Article 27. Vertical layout(15)</i>	
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	<i>BAD Article 27. Vertical layout(16)</i>	
632	Extraordinary profit or (-) loss after tax	<i>BAD Article 27. Vertical layout(21)</i>	
633	Extraordinary profit or loss before tax	<i>BAD Article 27. Vertical layout(19)</i>	
634	(Tax expense or (-) income related to extraordinary profit or loss)	<i>BAD Article 27. Vertical layout(20)</i>	
670	PROFIT OR (-) LOSS FOR THE YEAR	<i>BAD Article 27. Vertical layout(23)</i>	
680	Attributable to minority interest [non-controlling interests]		
690	Attributable to owners of the parent		

5. Breakdown of loans and advances by product

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

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

	References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
			Trading	At a cost-based method	Hedge accounting			
			4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)			CRR Articles 30(b), 42(1)(d)(i)
			034	035	037	040	050	
010	Derivatives	CRR Annex II	IAS 39.9 Application Guidance (hereinafter 'AG') 15(a)					
020	Short positions		IAS 39 AG 15(b)					
030	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	IAS 32.11					
040	Debt securities	Annex V.Part 1.24, 25	Annex V.Part 1.24, 26					
050	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30					
060	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)					
070	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
100	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
110	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)					
120	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
150	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
160	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)					
170	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
200	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
210	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)					
220	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
250	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
260	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)					
270	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
300	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)					
320	Current accounts / overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
350	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
360	Debt securities issued	Annex V.Part 1.31; Annex V.Part 2.52	Annex V.Part 1.31; Annex V.Part 2.52					
370	Certificates of deposits	Annex V.Part 2.52(a)	Annex V.Part 2.52(a)					
380	Asset-backed securities	Article 4(1)(6) of the CRR	Article 4(1)(6) of the CRR					
390	Covered bonds	Article 129(1) of the CRR	Article 129(1) of the CRR					
400	Hybrid contracts		IAS 39.10-11, AG27, AG29; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 9; Annex V.Part 2.52(d)					
410	Other debt securities issued	Annex V.Part 2.52(d)	Annex V.Part 2.52(e)					
420	Convertible compound financial instruments		IAS 32.AG 31					
430	Non-convertible							
440	Other financial liability:	Annex V.Part 1.32-34	Annex V.Part 1.32-34					
450	FINANCIAL LIABILITY:							

8.2 Subordinated financial liabilities

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

10. Derivatives - Trading

By type of risk / By product or by type of market		References National GAAP based on BAD		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				CRR Article 105	CRR Article 105	Annex V.Part 2.70-71	Annex V.Part 2.72
				022	025	030	040
010	Interest rate	<i>Annex V.Part 2.67(a)</i>	<i>Annex V.Part 2.67(a)</i>				
020	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
030	OTC options						
040	OTC other						
050	Organised market options						
060	Organised market other						
070	Equity	<i>Annex V.Part 2.67(b)</i>	<i>Annex V.Part 2.67(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
090	OTC options						
100	OTC other						
110	Organised market options						
120	Organised market other						
130	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>	<i>Annex V.Part 2.67(c)</i>				
140	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
150	OTC options						
160	OTC other						
170	Organised market options						
180	Organised market other						
190	Credit	<i>Annex V.Part 2.67(d)</i>	<i>Annex V.Part 2.67(d)</i>				
200	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
210	Credit default swap						
220	Credit spread option						
230	Total return swap						
240	Other						
250	Commodity	<i>Annex V.Part 2.67(e)</i>	<i>Annex V.Part 2.67(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
270	Other	<i>Annex V.Part 2.67(f)</i>	<i>Annex V.Part 2.67(f)</i>				
280	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>				
290	DERIVATIVES	<i>CRR Annex II; Annex V.Part 1.15</i>	<i>IAS 39.9</i>				
300	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
320	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>	<i>Annex V.Part 2.75(c)</i>				

11. Derivatives - Hedge accounting

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

By product or by type of market		References National GAAP based on BAD	Notional amount	
			Total Hedging	of which: sold
			Annex V.Part 2.70, 71 010	Annex V.Part 2.72 020
010	Interest rate	<i>Annex V.Part 2.67(a)</i>		
020	OTC options			
030	OTC other			
040	Organised market options			
050	Organised market other			
060	Equity	<i>Annex V.Part 2.67(b)</i>		
070	OTC options			
080	OTC other			
090	Organised market options			
100	Organised market other			
110	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>		
120	OTC options			
130	OTC other			
140	Organised market options			
150	Organised market other			
160	Credit	<i>Annex V.Part 2.67(d)</i>		
170	Credit default swap			
180	Credit spread option			
190	Total return swap			
200	Other			
210	Commodity	<i>Annex V.Part 2.67(e)</i>		
220	Other	<i>Annex V.Part 2.67(f)</i>		
230	DERIVATIVES-HEDGE ACCOUNTING			
240	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>		
250	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>		
260	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>		

18. Information on performing and non-performing exposures

	References National GAAP based on BAD		Gross carrying amount											Accumulated impairment, accumulated changes in fair value due to credit risk and provisions						Collateral received and financial guarantees received				
			Performing					Non-performing						on performing exposures		on non-performing exposures				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures			
			Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	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	Collateral received	Financial guarantees							
			010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26	Annex V.Part 2. 45, 109, 145-162	Annex V.Part 2. 145-162	Annex V.Part 2. 158	Annex V.Part 2. 158	Annex V.Part 2. 158	Annex V.Part 2. 145-162	Annex V.Part 2. 159	Annex V.Part 2. 159	Annex V.Part 2. 159	Annex V.Part 2. 159	CRR Article 178; Annex V.Part 2.61	Article 4(1)(85) of the CRR	Annex V.Part 2. 46	Annex V.Part 2. 161	Annex V.Part 2. 161	Annex V.Part 2. 159,161	Annex V.Part 2. 159,161	Annex V.Part 2. 159,161	Annex V.Part 2. 159,161	Annex V.Part 2. 162	Annex V.Part 2. 162
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27																					
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)																					
140	Of which: Commercial real estate																							
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)																					
160	Of which: Residential mortgage loans																							
170	Of which: Credit for consumption																							
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V.Part 1. 13 (d)(e); 14 (d)(e)	Annex V.Part 1. 13 (d)(e)																					
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26																					
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27																					
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)																					
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V.Part 1. 13 (b)(c); 14 (b)(c)	Annex V.Part 1. 13 (b)(c)																					
330	DEBT INSTRUMENTS other than HFT	Annex V.Part 1. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V.Part 1. 13 (b)(c)(d)(e)																					
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57																					
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)																					
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V.Part 2.56																					
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)																					
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59																					
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)																					
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)																					
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)																					
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)																					
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)																					
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)																					
550	OFF-BALANCE SHEET EXPOSURE	Annex V.Part 2.55	Annex V.Part 2.55																					

19. Information on forbearance exposures:

	References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures										Accumulated impairment, accumulated changes in fair value due to credit risk and provisions					Collateral received and financial guarantees received			
			Performing exposures with forbearance measures					Non-performing exposures with forbearance measures					120	130	on non-performing exposures with forbearance measures		170	180			
			010	020	030	040	050	060	070	080	090	100			110	on performing exposures with forbearance measures			140	150	160
Annex V, Part 2. 45, 109, 163-182	Annex V, Part 2. 145-162	Annex V, Part 2. 164 (a), 177, 178, 182	Annex V, Part 2. 164 (b), 177, 178, 181, 182	Annex V, Part 2. 176(b), 177, 180	Annex V, Part 2. 145-162	Annex V, Part 2. 164 (a), 179-180, 182	Annex V, Part 2. 164 (b), 179-182	CRR Article 178; Annex V, Part 2.61	Article 4(1)(95) of the CRR	Annex V, Part 2. 172(a), 157	Annex V, Part 2. 46, 183	Annex V, Part 2. 145-183	Annex V, Part 2. 145-183	Annex V, Part 2. 164 (a), 179-180, 182, 183	Annex V, Part 2. 164 (b), 179-183	Annex V, Part 2. 162	Annex V, Part 2. 162				
010 Debt securities	Annex V, Part 1.24, 26	Annex V, Part 1.24, 26																			
020 Central banks	Annex V, Part 1.35(a)	Annex V, Part 1.35(a)																			
030 General government	Annex V, Part 1.35(b)	Annex V, Part 1.35(b)																			
040 Credit institutions	Annex V, Part 1.35(c)	Annex V, Part 1.35(c)																			
050 Other financial corporations	Annex V, Part 1.35(d)	Annex V, Part 1.35(d)																			
060 Non-financial corporations	Annex V, Part 1.35(e)	Annex V, Part 1.35(e)																			
070 Loans and advances	Annex V, Part 1.24, 27	Annex V, Part 1.24, 27																			
080 Central banks	Annex V, Part 1.35(a)	Annex V, Part 1.35(a)																			
090 General government	Annex V, Part 1.35(b)	Annex V, Part 1.35(b)																			
100 Credit institutions	Annex V, Part 1.35(c)	Annex V, Part 1.35(c)																			
110 Other financial corporations	Annex V, Part 1.35(d)	Annex V, Part 1.35(d)																			
120 Non-financial corporations	Annex V, Part 1.35(e)	Annex V, Part 1.35(e)																			
130 Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)																			
140 Of which: Commercial real estate																					
150 Households	Annex V, Part 1.35(f)	Annex V, Part 1.35(f)																			
160 Of which: Residential mortgage loans																					
170 Of which: Credit for consumption																					
180 DEBT INSTRUMENTS AT AMORTISED COST	Annex V, Part I. 13 (d)(e); 14 (d)(e)	Annex V, Part I. 13 (d)(e)																			
190 Debt securities	Annex V, Part 1.24, 26	Annex V, Part 1.24, 26																			
200 Central banks	Annex V, Part 1.35(a)	Annex V, Part 1.35(a)																			
210 General government	Annex V, Part 1.35(b)	Annex V, Part 1.35(b)																			
220 Credit institutions	Annex V, Part 1.35(c)	Annex V, Part 1.35(c)																			
230 Other financial corporations	Annex V, Part 1.35(d)	Annex V, Part 1.35(d)																			
240 Non-financial corporations	Annex V, Part 1.35(e)	Annex V, Part 1.35(e)																			
250 Loans and advances	Annex V, Part 1.24, 27	Annex V, Part 1.24, 27																			
260 Central banks	Annex V, Part 1.35(a)	Annex V, Part 1.35(a)																			
270 General government	Annex V, Part 1.35(b)	Annex V, Part 1.35(b)																			
280 Credit institutions	Annex V, Part 1.35(c)	Annex V, Part 1.35(c)																			
290 Other financial corporations	Annex V, Part 1.35(d)	Annex V, Part 1.35(d)																			
300 Non-financial corporations	Annex V, Part 1.35(e)	Annex V, Part 1.35(e)																			
310 Households	Annex V, Part 1.35(f)	Annex V, Part 1.35(f)																			
320 DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V, Part I. 13 (b)(c); 14 (b)(c)	Annex V, Part I. 13 (b)(c)																			
330 DEBT INSTRUMENTS other than HFT	Annex V, Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V, Part I. 13 (b)(c)(d)(e)																			
340 Loan commitments given	CRR Annex I; Annex V, Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V, Part 2.56-57																			