

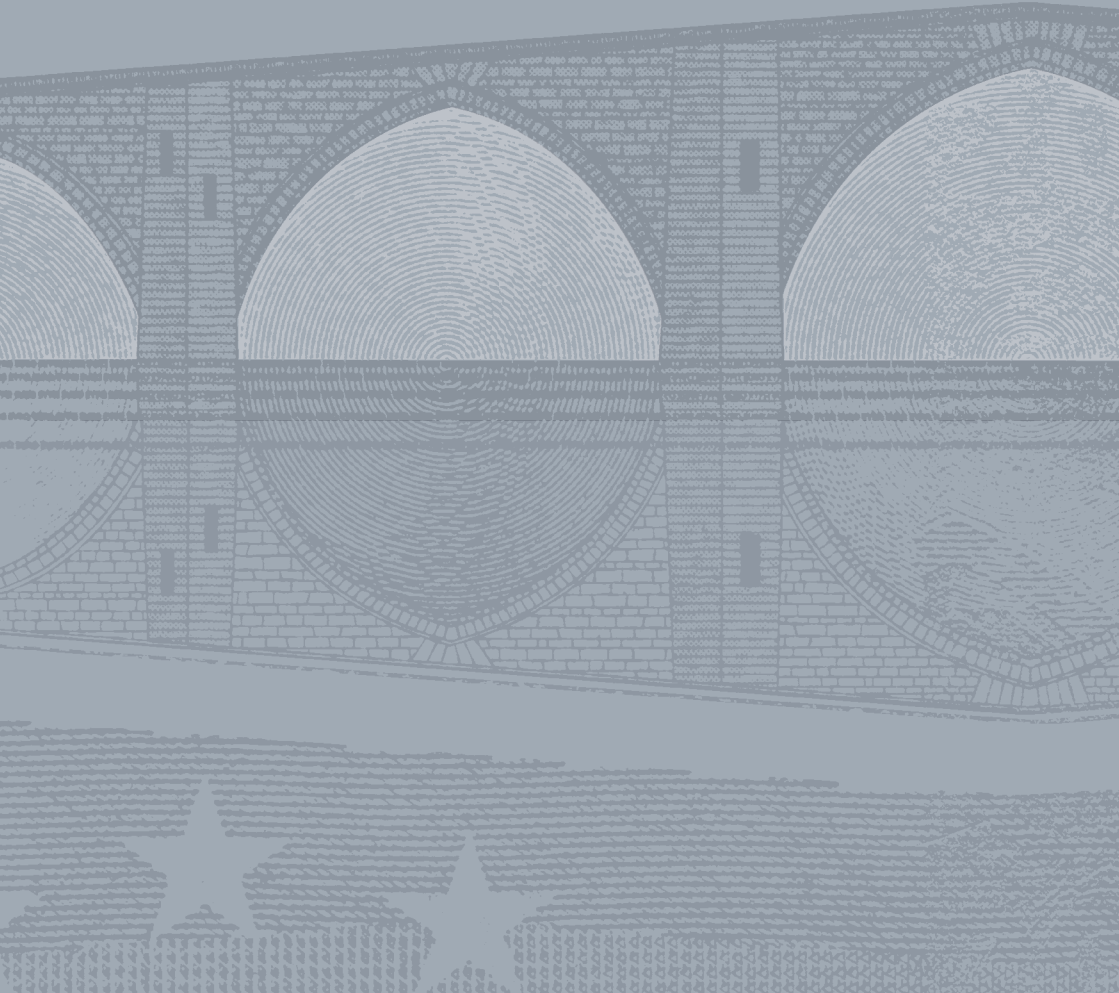


EUROPEAN CENTRAL BANK

BANKING SUPERVISION

LEGAL FRAMEWORK FOR BANKING SUPERVISION VOLUME III

NOVEMBER 2015





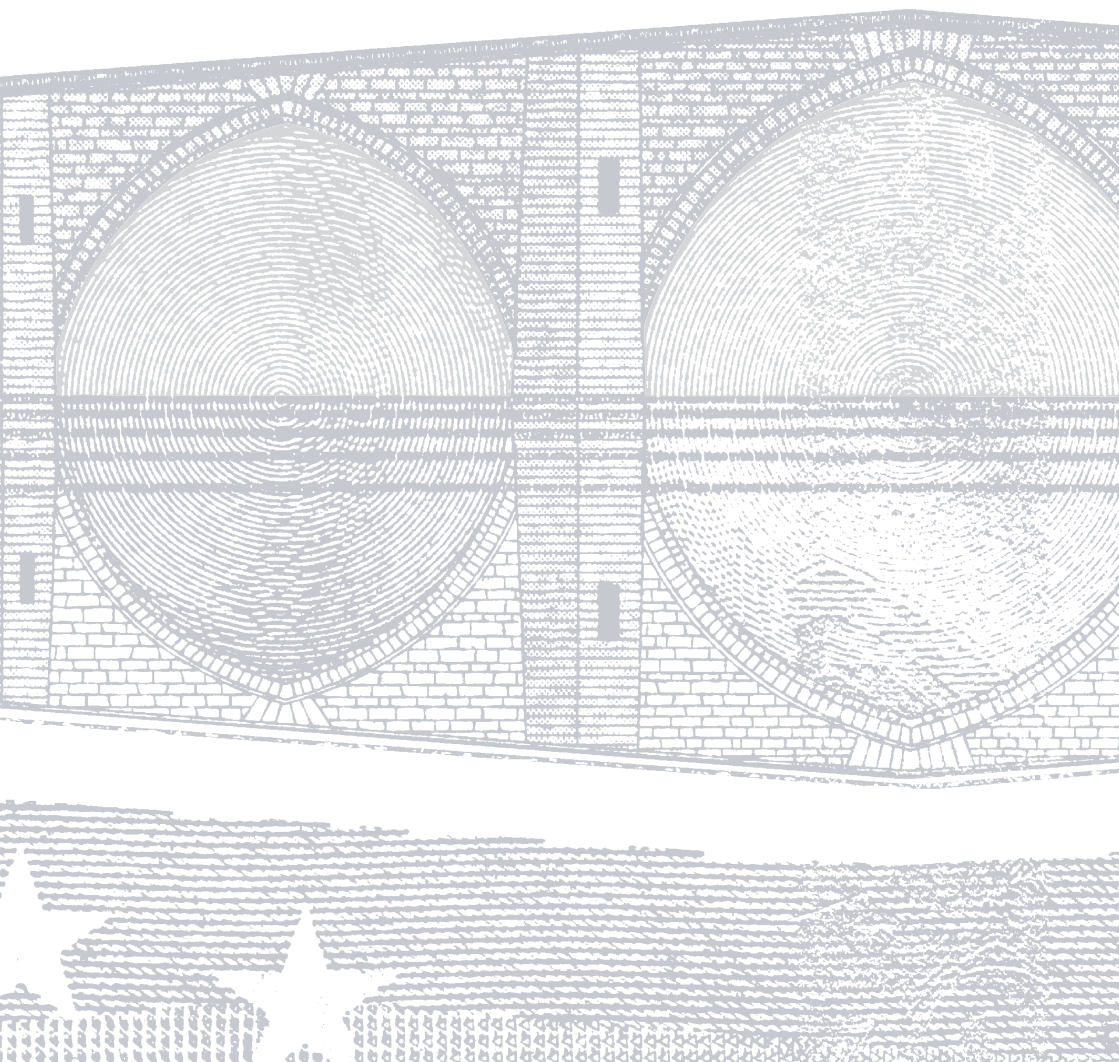
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BANKING SUPERVISION

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VOLUME III

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Postal address

European Central Bank
60640 Frankfurt am Main
Germany

Tel.: +49 69 1344 0

E-mail: info@ecb.europa.eu

Website: www.bankingsupervision.europa.eu

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FOREWORD

The establishment of the Single Supervisory Mechanism (SSM) at the European Central Bank (ECB) and the start of SSM operations on 4 November 2014 represent a momentous step in the establishment of Banking Union. In addition to intensive organisational and technical preparations, including the recruitment of new staff and the completion of a comprehensive assessment of the largest banks, the task of setting up the new system of banking supervision at the EU level also encompassed the preparation and adoption of a complete set of legal acts establishing the SSM within a very short time frame. We are very happy to see that this goal was achieved successfully, with a significant contribution from the ECB's Legal Services, and are proud to present the new series of Legal Booklets on the legal framework for banking supervision.

This series of Legal Booklets contains the most important banking supervision legal acts adopted by the ECB, as well as legal acts on banking supervision adopted by other EU institutions, for example the Council regulation conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (the 'SSM Regulation'). The SSM Regulation establishes the SSM and lays down a number of general rules and principles. The regulation clarifies the ECB's responsibilities and involvement in the supervision of significant and less significant supervised entities. From the start of SSM operations, the ECB directly supervises 120 significant banking groups, which represent more than 80% of the euro area banking sector by assets. For all the other banks in the Banking Union, the ECB will set and monitor the supervisory standards and work closely with the national competent authorities (NCAs) in the supervision of these banks. The SSM Regulation also sets out the basic criteria for determining significance and, in this context, the SSM Regulation refers to a framework regulation to be adopted by the ECB (the 'Framework Regulation'). This Framework Regulation lays down more detailed rules with regard to the actual functioning of the SSM.

The Framework Regulation includes the methodology for assessing and reviewing the criteria for determining whether a credit institution is significant laid down in the SSM Regulation. It also contains the procedures governing the cooperation between the ECB and NCAs with regard to the supervision of significant and less significant credit institutions. Furthermore, the Framework Regulation addresses issues relating to macro-prudential decisions, close cooperation, investigatory powers, authorisations and qualifying holdings, as well as sanctions. In addition, the levy of supervisory fees is subject to a separate ECB regulation.

In line with the SSM Regulation, the planning and execution of the tasks conferred on the ECB will be undertaken by the Supervisory Board as an internal body of the ECB. The SSM Regulation requires the Governing Council to adopt rules setting out its relationship with the Supervisory Board. The Governing Council has amended the ECB's Rules of Procedure accordingly, and the revised rules establish the interaction between the Governing Council and the Supervisory Board under the so-called 'non-objection procedure'. Under this procedure, draft decisions by the Supervisory Board will be deemed adopted unless the Governing Council objects within a defined period of time. The SSM Regulation also requires the Supervisory Board to adopt its own Rules of Procedure, including rules for the selection of members of the Steering Committee which will support the Supervisory Board. The Rules of Procedure of the ECB and the Rules of Procedure of the Supervisory Board are to be presented in a separate legal booklet on 'Institutional Provisions' published in June 2015 and available on the ECB's website.

The SSM Regulation provides that the ECB should establish an Administrative Board of Review charged with carrying out internal administrative reviews of the decisions taken by the ECB when conducting its supervisory tasks. This body will review supervisory decisions at the request of the bank concerned and will be composed of five individuals with sufficient experience in the fields of banking and other financial services. With a view to ensuring the separation between monetary policy and supervisory tasks, the SSM Regulation provides for a further internal body, namely the Mediation Panel. If requested by an NCA, this panel will deal with an objection of the Governing Council expressed with respect to a draft decision prepared by the Supervisory Board. These rules regarding decision-making in the Supervisory Board and the relationship with the Governing Council are underpinned further by the legal instruments establishing the Administrative Board of Review and the Mediation Panel, as well as rules regarding separation of the ECB's supervisory tasks from the ECB's monetary policy function.

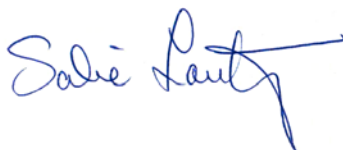
The procedure for the establishment of 'close cooperation' is laid down in a specific ECB decision, according to which Member States whose currency is not the euro may participate in Banking Union. This decision also includes the procedural aspects relating to requests to enter into a close cooperation with the ECB, the assessment of those requests by the ECB and the potential suspension and termination of close cooperation. The Framework Regulation sets out the way in which close cooperation operates and how supervision is conducted once a close cooperation has been established.

These legal acts are all part of the legal framework for banking supervision, and it is with great pleasure that we present this series of ECB Legal Booklets on banking supervision. Our hope is that these booklets will provide a useful reference tool for ECB staff, as well as the NCAs within the SSM. In addition, we trust that these publications will also prove useful to legal practitioners and other interested members of the public seeking easy, portable access to the various acts constituting the legal framework for banking supervision.

Frankfurt am Main, November 2014

A blue ink signature, appearing to read 'Yves Mersch', written in a cursive style.

Yves Mersch
Member of the
ECB Executive Board

A blue ink signature, appearing to read 'Sabine Lautenschläger', written in a cursive style.

Sabine Lautenschläger
Member of the
ECB Executive Board
and Vice-Chair of the Supervisory Board

CODE OF CONDUCT FOR THE MEMBERS OF THE SUPERVISORY BOARD OF THE EUROPEAN CENTRAL BANK

(2015/C 93/02)*

THE SUPERVISORY BOARD OF THE EUROPEAN CENTRAL BANK,

Having regard to Decision ECB/2004/2 of 19 February 2004 adopting the Rules of Procedure of the European Central Bank¹, and in particular Article 13e(1) thereof,

Whereas:

- (1) Article 19(1) of Council Regulation (EU) No 1024/2013² requires members of the Supervisory Board of the European Central Bank (hereinafter the ‘members of the Supervisory Board’) to act independently and objectively in the interest of the Union as a whole and to neither seek nor take instructions from the institutions and bodies of the Union, from any government of a Member State or from any other public or private body.
- (2) Article 25 of Regulation (EU) No 1024/2013 establishes the principle of separation between the specific tasks of the European Central Bank (ECB) concerning policies relating to prudential supervision and its tasks relating to monetary policy, as well as other tasks, in order to avoid conflicts of interest, and ensures that these functions are exercised in accordance with the applicable objectives.
- (3) Article 31(3) of Regulation (EU) No 1024/2013 requires the ECB to establish and maintain comprehensive and formal procedures including ethics procedures and proportionate periods to assess in advance and prevent possible conflicts of interest resulting from subsequent employment within two years of members of the Supervisory Board and to provide for appropriate disclosures subject to applicable data protection rules. These procedures are to be without prejudice to the application of stricter national rules. As regards members of the Supervisory Board who are representatives of national competent authorities, such procedures are to be established and implemented

* OJ C 93, 20.3.2015, p. 2.

1 OJ L 80, 18.3.2004, p. 33.

2 Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

in cooperation with national competent authorities. Furthermore, these procedures are without prejudice to the application of the ECB terms and conditions of employment of the Chair, the Vice-Chair and the four ECB representatives in the Supervisory Board, which also include provisions on the cooling-off periods.

- (4) Article 13e(2) of the Rules of Procedure of the European Central Bank requires each member of the Supervisory Board to ensure that any accompanying persons, alternates and the representatives of its national central bank, if the national competent authority is not the central bank, sign a declaration of compliance with the Code of Conduct prior to any participation in the meetings of the Supervisory Board,

HAS ADOPTED THIS CODE OF CONDUCT:

Article 1 *Scope of application*

- 1.1. This Code of Conduct shall apply to the members of the Supervisory Board in the performance of their duties as members of the Supervisory Board and as members of the Steering Committee of the Supervisory Board. It shall also apply to accompanying persons, alternates and representatives of national central banks, where the national competent authority is not the national central bank (hereinafter the ‘other participants in Supervisory Board meetings’), in the performance of their duties relating to the Supervisory Board and the Steering Committee of the Supervisory Board, in cases where this is explicitly provided for.
- 1.2. This Code of Conduct shall be without prejudice to the application of stricter national rules, as well as the ECB terms and conditions of employment, including rules on private financial transactions, applicable to those coming within the scope of this Code of Conduct in their capacity as representatives of national competent authorities or representatives of national central banks of participating Member States or members of the ECB.

Article 2 *Basic principles*

- 2.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall observe the highest standards of ethical conduct. In the performance of their duties, they are expected to act with honesty,

independence, impartiality, discretion and regardless of self-interest. They shall be mindful of the importance of their duties and responsibilities, shall take into account the public character of their functions and shall conduct themselves in a way that maintains and promotes public trust in the ECB.

- 2.2. Members of the Supervisory Board and other participants in Supervisory Board meetings shall perform their duties in strict compliance with the Treaty on European Union and the Treaty on the Functioning of the European Union, the Statute of the European System of Central Banks and of the European Central Bank (hereinafter the ‘Statute of the ESCB’), Regulation (EU) No 1024/2013, the Rules of Procedure of the European Central Bank and the Rules of Procedure of the Supervisory Board of the European Central Bank³.
- 2.3. When making public statements on matters relating to the Single Supervisory Mechanism, members of the Supervisory Board shall have due regard to their role in and duties to the Supervisory Board and shall in particular make clear whether they are speaking as representatives of national competent authorities, in a personal capacity or as members of the Supervisory Board.
- 2.4. Members of the Supervisory Board and other participants in Supervisory Board meetings shall perform their duties as, and consider themselves in public appearances to be, representatives of the Supervisory Board, as an internal collective body of the ECB. Within the Supervisory Board, they shall coordinate messages to be conveyed via public speeches, oral and/or written, and any other form of public communication. They shall also coordinate within the Supervisory Board any appearances at hearings of and reports to the European Parliament and the Eurogroup in accordance with Article 20 of Regulation (EU) No 1024/2013 as well as any exchanges of views with national parliaments in accordance with Article 21(3) of Regulation (EU) No 1024/2013.

Article 3

Separation from the monetary policy function

- 3.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall respect the separation of the ECB’s specific tasks concerning policies relating to prudential supervision from its tasks relating to monetary policy, as well as other tasks, and shall comply with internal ECB

³ OJ L 182, 21.6.2014, p. 56.

rules on the separation of prudential supervision from monetary policy to be adopted pursuant to Article 25(3) of Regulation (EU) No 1024/2013.

- 3.2. In the performance of their tasks, members of the Supervisory Board and other participants in Supervisory Board meetings shall take into account the objectives set by Regulation (EU) No 1024/2013 and shall not interfere with other tasks of the ECB.

Article 4 *Independence*

- 4.1. In accordance with Article 19(1) of Regulation (EU) No 1024/2013, members of the Supervisory Board and other participants in Supervisory Board meetings, when carrying out the tasks conferred upon them, shall act independently and objectively in the interest of the Union as a whole, regardless of national or personal interest, and shall not seek or take instructions from the institutions or bodies of the Union, from any government of a Member State or from any other public or private body.
- 4.2. Members of the Supervisory Board and other participants in Supervisory Board meetings shall, in particular, carry out the tasks conferred upon them free from undue political influence and from commercial interference that would affect their personal independence.
- 4.3. Members of the Supervisory Board and other participants in Supervisory Board meetings shall abstain from professional activities and shall resign from any position that could hinder their independence or present them with the possibility of using privileged information.

Article 5 *Rules on private financial transactions*

- 5.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall not use confidential information, to which they have access, for the purpose of carrying out private financial transactions, whether directly or indirectly via third parties, at their own risk and on their own account or at the risk and on the account of a third party.

- 5.2. Members of the Supervisory Board and other participants in Supervisory Board meetings shall organise or adhere to adequate procedures for the management of their personal assets, being assets beyond those required for ordinary personal and family use, in a manner that ensures the independence of the member of the Supervisory Board, the absence of conflicts of interest and an impediment to the use of privileged information by the member.
- 5.3. Members of the Supervisory Board and other participants in Supervisory Board meetings shall comply with the rules on private financial transactions adopted by the ECB for ECB members of staff. With regard to members of the Supervisory Board who are representatives of national competent authorities, compliance with and monitoring of such rules on private financial transactions is subject to any applicable national procedural rules.

Article 6
Wealth declaration

In the absence of a requirement to provide a wealth declaration under applicable national rules, members of the Supervisory Board shall submit to the President of the ECB, either during their first three months of office or during the period of three months following the entry into force of this Code of Conduct, a written statement setting out their patrimony, any direct or indirect involvement in any company, and the prospective organisation for the management of their assets during their term of office as a member of the Supervisory Board. These written statements, including wealth declarations required under applicable national rules, shall be updated on an annual basis.

Article 7
Opinion of the ECB Ethics Committee

- 7.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall seek the opinion of the ECB Ethics Committee in the event of doubt relating to the practical application of the rules laid down in this Code of Conduct.

- 7.2. Members of the Supervisory Board and other participants in Supervisory Board meetings, as well as the ECB and the national competent authority or national central bank of which the requesting member of the Supervisory Board or other participant in Supervisory Board meetings is a representative, shall be informed of the principles and rationale of the opinions issued by the ECB Ethics Committee without identifying any individual member of the Supervisory Board or other participant.

Article 8
Cooling-off periods

- 8.1. Members of the Supervisory Board shall inform the President of the ECB of their intention to engage in any occupational activity, whether gainful or not, in the two-year period from the date of their ceasing to hold office. They may only engage in an occupational activity with:
- (a) a credit institution that is directly supervised by the ECB after the expiry of a period of one year from the date of cessation of their membership of the Supervisory Board;
 - (b) a credit institution that is not directly supervised by the ECB, but where a conflict of interest exists or could be perceived as existing, after the expiry of a period of one year from the date of cessation of their membership of the Supervisory Board;
 - (c) an institution other than a credit institution, save where a conflict of interest exists or could be perceived to exist, in which case the relevant activity may commence only after the expiry of a period of six months from the date of cessation of their membership of the Supervisory Board.
- 8.2. Other participants in Supervisory Board meetings shall inform the President of the ECB of their intention to engage in any occupational activity, whether gainful or not, in the one-year period from the date of their ceasing to act in that capacity. They may only engage in an occupational activity with:
- (a) a credit institution that is directly supervised by the ECB after the expiry of a period of six months from the date of cessation of their participation in the Supervisory Board;

- (b) a credit institution that is not directly supervised by the ECB, but where a conflict of interest exists or could be perceived as existing, after the expiry of a period of six months from the date of cessation of their participation in the Supervisory Board;
- (c) an institution other than a credit institution, save where a conflict of interest exists or could be perceived to exist, in which case the relevant activity may commence only after the expiry of a period of three months from the date of cessation of their participation in the Supervisory Board.

- 8.3. Members of the Supervisory Board and other participants in Supervisory Board meetings shall request the ECB Ethics Committee to issue an opinion on the cooling-off periods applicable to them under this Article. The ECB Ethics Committee may recommend in its opinion the waiver or reduction of the cooling-off periods laid down in this Article in circumstances where the possibility of conflicts of interest resulting from subsequent occupational activities can be excluded.
- 8.4. In relation to Articles 8.1(a) and 8.2(a) the ECB Ethics Committee may also recommend in its opinion extending the cooling-off periods up to a maximum of two years for Supervisory Board Members and one year for other participants in Supervisory Board meetings in appropriate in circumstances where the possibility of conflicts of interest resulting from subsequent occupational activities cannot be excluded for longer periods.
- 8.5. Members of the Supervisory Board and other participants in Supervisory Board meetings should be paid appropriate compensation in respect of cooling-off periods by their respective employer institutions. This compensation should be paid irrespective of the receipt of an offer to engage in an occupational activity. Accordingly, Members of the Supervisory Board and other participants in Supervisory Board meetings may request an opinion from the ECB Ethics Committee on the appropriate level of compensation in respect of cooling-off periods.
- 8.6. Opinions issued by the ECB Ethics Committee under Paragraphs 3, 4 and 5 shall be addressed to the Supervisory Board for its consideration. The Supervisory Board shall then make a recommendation to the respective

national competent authority or the respective national central bank who shall inform the Supervisory Board of any impediment to the implementation of this recommendation.

Article 9

Conflicts of interest

- 9.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall avoid any situation which could give rise or may be perceived as giving rise to a conflict of interest. A conflict of interest arises where the members of the Supervisory Board and other participants in Supervisory Board meetings have private or personal interests that may influence the impartial and objective performance of their tasks including any potential benefit or advantage to themselves, their family members or their recognised partners.
- 9.2. Any situation that could cause or could be perceived as causing a conflict of interest shall be disclosed in writing by members of the Supervisory Board and other participants in Supervisory Board meetings to the Supervisory Board and these members shall not participate in any deliberation or vote in relation to that situation.

Article 10

Gifts or other benefits

- 10.1. A ‘gift’ means any benefit or advantage, whether financial or in kind, which is connected with the duties conferred on members of the Supervisory Board or other participants in Supervisory Board meetings but is not the agreed compensation for the services delivered, whether given by or offered to the members of the Supervisory Board or other participants in Supervisory Board meetings, or to any member of their families or their recognised partners.
- 10.2. Acceptance of a gift shall not, in any event, impair or influence the objectivity and freedom of action of a member of the Supervisory Board and shall not create an inappropriate obligation or expectation on the part of the recipient or the provider. Gifts that are connected to supervised entities of a value exceeding EUR 50 and public sector gifts of a value exceeding that which

is customary and considered appropriate shall be rejected. If a particular situation does not allow any such gifts to be rejected, the gift must be handed over to the ECB, the national competent authority or the national central bank of which the relevant member of the Supervisory Board or other participant in Supervisory Board meetings is a representative unless any excess above EUR 50 is paid to the ECB, the national competent authority or the national central bank. Members of the Supervisory Board and other participants in Supervisory Board meetings shall not accept frequent gifts from the same source.

Article 11

Acceptance of invitations and related payments

- 11.1. Members of the Supervisory Board and other participants in Supervisory Board meetings, bearing in mind their obligations to respect the principle of independence and avoid conflicts of interest, may accept invitations to conferences, receptions or cultural events and connected entertainment, including appropriate hospitality, if their participation in the event is compatible with the fulfilment of their duties or is in the ECB's interest. They should observe particular prudence with regard to individual invitations.
- 11.2. Any invitations and payments that are not in compliance with these rules shall be rejected by the members of the Supervisory Board and other participants in Supervisory Board meetings and they shall inform their counterparts of the applicable rules.

Article 12

Activities undertaken in a personal capacity

- 12.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall ensure that activities undertaken by them in a personal capacity, if any, whether remunerated or not, do not have a negative impact on their obligations and will not damage the reputation of the ECB.
- 12.2. Teaching and scholarly activities, for example, as well as other activities, may be undertaken by members of the Supervisory Board and other participants in Supervisory Board meetings, provided that these activities are not related to supervised entities. They may accept remuneration and the reimbursement of expenses for such activities when undertaken in a personal capacity and

without the involvement of the ECB, provided that such remuneration and expenses are commensurate with the work performed and remain within customary limits.

- 12.3. On an annual basis, members of the Supervisory Board and other participants in Supervisory Board meetings shall notify the Ethics Committee in writing of any activities in which they have participated in a personal capacity and of any remuneration resulting from their external mandates, whether public or private, which were performed during their terms of office.
- 12.4. In scientific or academic contributions, members of the Supervisory Board and other participants in Supervisory Board meetings shall make clear that such contributions are made in a personal capacity and do not represent the views of the ECB.

Article 13

Gainful employment or other duties of a spouse or recognised partner

The members of the Supervisory Board and other participants in Supervisory Board meetings shall immediately report to the Ethics Committee any gainful employment or other remunerated activities of their spouse or recognised partner that could cause or could be perceived as causing a conflict of interest, even in the event of doubt.

Article 14

Professional secrecy

- 14.1. Members of the Supervisory Board and other participants in Supervisory Board meetings shall take into account the requirements of professional secrecy in Article 37 of the Statute of the ESCB, Article 27(1) of Regulation (EU) No 1024/2013 and Article 23a of the Rules of Procedure of the European Central Bank, pursuant to which members are required not to disclose confidential information, whether in public speeches or statements or to the media, with regard to supervisory decisions that have not yet been officially published.
- 14.2. Members of the Supervisory Board and other participants in Supervisory Board meetings shall take all necessary measures to ensure that the professional secrecy obligations in Article 37 of the Statute of the ESCB are respected by persons having access to the members' information.

Article 15
Information on conflicting national legal provisions

Members of the Supervisory Board and other participants in Supervisory Board meetings shall inform the ECB Ethics Committee of any impediment to compliance with this Code of Conduct to the fullest extent, including any impediment arising from conflicting national legal provisions.

Article 16
Entry into force

This Code of Conduct shall enter into force on the day following its adoption.

Done at Frankfurt am Main, 12 November 2014.

The Chair of the Supervisory Board
Danièle NOUY

DECISION (EU) 2015/433 OF THE EUROPEAN CENTRAL BANK

OF 17 DECEMBER 2014

CONCERNING THE ESTABLISHMENT OF AN ETHICS COMMITTEE AND ITS RULES OF PROCEDURE (ECB/2014/59)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to Decision ECB/2004/2 of 19 February 2004 adopting the Rules of Procedure of the European Central Bank¹, and in particular Article 9a thereof,

Whereas:

- (1) Through the establishment of an Ethics Committee of the European Central Bank (hereinafter the ‘Ethics Committee’), the Governing Council aims to strengthen the ethics rules in place and further enhance the corporate governance of the European Central Bank (ECB), the European System of Central Banks (ESCB), the Eurosystem and the Single Supervisory Mechanism (SSM).
- (2) Public awareness of corporate governance issues and of ethics rules has increased over recent years. Following the establishment of the SSM, governance issues have acquired increased significance for the ECB. The increased level of public awareness and scrutiny requires the ECB to have in place, and strictly adhere to, state-of-the-art ethics rules in order to safeguard the ECB’s integrity and avoid reputational risks.
- (3) The ethics rules for members of the bodies involved in the ECB’s decision-making processes (hereinafter the ‘addressees’) should be based on the same principles that apply to ECB staff members and should be proportionate to the addressees’ respective responsibilities. Therefore, the various rules constituting the ECB ethics framework, i.e. the Code of Conduct for the members of the Governing Council², the Supplementary Code of Ethics Criteria for the members of the Executive Board³, the Code of Conduct for the members

* OJ L 70, 14.3.2015, p. 58.

1 OJ L 80, 18.3.2004, p. 33.

2 OJ C 123, 24.5.2002, p. 9.

3 OJ C 104, 23.4.2010, p. 8.

of the Supervisory Board and the ECB Staff Rules, should be interpreted in a coherent manner.

- (4) The ethics rules need to be supported by well-functioning monitoring, reporting mechanisms and procedures to achieve adequate and consistent implementation in which the Ethics Committee will play a key role.
- (5) In order to ensure effective interoperation between those aspects of the ethics rules that principally relate to operational implementation and those that principally relate to institutional and framework related issues, at least one of the members of the ECB's Audit Committee (hereinafter the 'Audit Committee') should also be a member of the Ethics Committee.
- (6) The Ethics Committee should include an external member of the Audit Committee. External members of the Audit Committee are chosen from among high-ranking officials with experience in central banking,

HAS ADOPTED THIS DECISION:

Article 1
Establishment and composition

1. An Ethics Committee is hereby established.
2. The Ethics Committee shall be composed of three external members, at least one of whom shall be an external member of the Audit Committee.
3. The members of the Ethics Committee shall be individuals of high repute from Member States, whose independence is beyond doubt and who have a sound understanding of the objectives, tasks and governance of the ECB, the ESCB, the Eurosystem and the SSM. They shall not be current staff of the ECB or current members of bodies involved in the decision-making processes of the ECB, the national central banks or the national competent authorities as defined in Council Regulation (EU) No 1024/2013⁴.

4 Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

Article 2
Appointment of members

1. The Governing Council shall appoint the members of the Ethics Committee.
2. The Ethics Committee shall designate its Chair.
3. The term of office of the members of the Ethics Committee shall be three years, renewable once. The mandates of the Ethics Committee members who are also members of the Audit Committee shall expire if they cease to be members of the Audit Committee.
4. The members of the Ethics Committee shall observe the highest standard of ethical conduct. They are expected to act honestly, independently, impartially, with discretion and without regard to self-interest and to avoid any situation liable to give rise to a personal conflict of interest. They are expected to be mindful of the importance of their duties and responsibilities. The members of the Ethics Committee shall abstain from any deliberation in cases of perceived or potential personal conflict of interest. They shall be subject to the professional secrecy requirements laid down in Article 37 of the Statute of the European System of Central Banks and of the European Central Bank even after their duties have ceased.
5. The members of the Ethics Committee shall be entitled to receive remuneration comprising an annual retention fee together with payment for actual work performed based on an hourly rate. The amount of such remuneration shall be fixed by the Governing Council.

Article 3
Functioning

1. The Ethics Committee shall decide on the dates of its meetings on a proposal from the Chair. The Chair may also convene meetings of the Ethics Committee whenever he or she deems it necessary.
2. At the request of any of its members, and in agreement with the Chair, meetings may also be held by means of teleconferencing and deliberations may take place by means of written procedure.

3. Members of the Ethics Committee are expected to attend each meeting in person. Attendance at meetings shall be restricted to its members and its secretary. However, the Ethics Committee may invite other persons to attend its meetings if it deems it appropriate to do so.
4. The Executive Board shall entrust a member of staff to perform the secretarial function of the Ethics Committee.
5. The Ethics Committee shall have access to members of management and staff as well as to documents and information it requires in order to fulfil its responsibilities.

Article 4 ***Responsibilities***

1. Where explicitly provided for in legal acts adopted by the ECB or in ethics rules adopted by the bodies involved in its decision-making processes, the Ethics Committee shall provide advice on questions of ethics on the basis of individual requests.
2. The Ethics Committee shall assume the responsibilities assigned to the Ethics Adviser appointed under the Code of Conduct for the members of the Governing Council and the responsibilities assigned to the ECB's Ethics Officer under the Supplementary Code of Ethics Criteria for the members of the Executive Board.
3. In order to assist the Audit Committee to carry out its assessment of the overall adequacy of the compliance framework of the ECB, the ESCB, the Eurosystem and the SSM, and of the effectiveness of the processes for monitoring compliance, the Ethics Committee shall report to the Audit Committee on the advice it has provided and the extent to which this advice has been implemented.
4. The Ethics Committee shall report annually to the Governing Council on the work it has undertaken. In addition, the Ethics Committee shall report to the Governing Council whenever it deems it appropriate and/or is required to discharge its responsibilities.

5. In addition to the responsibilities set out in this Article, the Ethics Committee may perform other activities related to this mandate, if so requested by the Governing Council.

Article 5

Information about the implementation of the advice

The addressees of the Ethics Committee's advice shall inform the Ethics Committee about the implementation of the Ethics Committee's advice.

Article 6

Entry into force

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

Done at Frankfurt am Main, 17 December 2014.

The President of the ECB

Mario DRAGHI

GUIDELINE (EU) 2015/856 OF THE EUROPEAN CENTRAL BANK

OF 12 MARCH 2015

LAYING DOWN THE PRINCIPLES OF AN ETHICS FRAMEWORK FOR THE SINGLE SUPERVISORY MECHANISM (ECB/2015/12)*

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 (hereinafter the ‘SSM Regulation’), and in particular Article 6(1) in conjunction with Article 6(7) thereof,

Whereas:

- (1) The European Central Bank (ECB) attaches the utmost importance to a corporate governance approach that places accountability, transparency and the highest ethics standards at the centre of the Single Supervisory Mechanism (SSM). Adherence to these principles is a key element of the SSM’s credibility and essential to securing the trust of European citizens.
- (2) Against this background, it is considered necessary to establish an ethics framework for the SSM laying down ethics standards the compliance with which safeguards its credibility and reputation as well as public confidence in the integrity and impartiality of the members of the bodies and staff members of the ECB and the national competent authorities (NCAs) of the Member States participating in the SSM (hereinafter the ‘SSM Ethics Framework’). The SSM Ethics Framework should be composed of this Guideline laying down the principles, a set of best practices on how to implement these principles, and the internal rules and practices adopted by the ECB and each NCA.
- (3) Minimum standards concerning the prevention of misuse of inside information should reinforce the prevention of such misuse by members of the ECB’s or NCAs’ bodies or their staff members and exclude potential conflicts of interest arising from private financial transactions. For this purpose, the SSM Ethics Framework should clearly define the main concepts as well as the roles and

* OJ L 135, 2.6.2015, p. 29.

1 OJ L 287, 29.10.2013, p. 63.

responsibilities of the different bodies involved. Moreover, it should specify, beyond the general prohibition on misusing inside information, additional restrictions for persons having access to inside information. The SSM Ethics Framework should also lay down the requirements for compliance monitoring and the reporting of cases of non-compliance.

- (4) The SSM Ethics Framework should also include minimum standards concerning the avoidance of conflicts of interest and the acceptance of gifts and hospitality.
- (5) The SSM Ethics Framework should apply in the performance of the supervisory tasks. It is desirable that the ECB and the NCAs apply equivalent standards to staff members or external agents engaged in the performance of other tasks.
- (6) The provisions of this Guideline are without prejudice to the applicable national legislation. Where an NCA is prevented by reason of the applicable national legislation from implementing a provision of this Guideline, it should inform the ECB thereof. In addition, the NCA concerned should consider taking reasonable measures at its disposal to overcome the obstacle under national law.
- (7) The provisions of this Guideline are without prejudice to the Code of Conduct for the members of the Governing Council² and the Code of Conduct for the Members of the Supervisory Board³.
- (8) While the SSM Ethics Framework is limited to the performance of supervisory tasks, the Governing Council has adopted an equivalent ethics framework for the performance of Eurosystem tasks by the ECB and national central banks⁴,

2 European Central Bank Code of Conduct for the members of the Governing Council (OJ C 123, 24.5.2002, p. 9).

3 Code of Conduct for the Members of the Supervisory Board of the European Central Bank (OJ C 93, 20.3.2015, p. 2).

4 Guideline (EU) 2015/855 of the European Central Bank of 12 March 2015 laying down the principles of a Eurosystem Ethics Framework and repealing Guideline ECB/2002/6 on minimum standards for the European Central Bank and national central banks when conducting monetary policy operations, foreign exchange operations with the ECB's foreign reserves and managing the ECB's foreign reserve assets (ECB/2015/11) (see page 23 of this Official Journal).

HAS ADOPTED THIS GUIDELINE:

CHAPTER I

GENERAL PROVISIONS

Article 1 **Definitions**

For the purposes of this Guideline:

- (1) ‘national competent authority’ (NCA) means a national competent authority as defined in point (2) of Article 2 of the SSM Regulation. This definition is without prejudice to arrangements under national law which assign certain supervisory tasks to a national central bank (NCB) not designated as an NCA. A reference to an NCA in this Guideline shall in this case apply as appropriate to the NCB for the tasks assigned to it by national law;
- (2) ‘inside information’ means any market sensitive information pertaining to the performance of supervisory tasks conferred on the ECB which has not been made public or is not accessible to the public;
- (3) ‘market sensitive information’ means information of a precise nature the publication of which is likely to have a significant effect on the prices of assets or prices in the financial markets;
- (4) ‘insider’ means any member of a body or staff member who has access to inside information other than on a one-off basis;
- (5) ‘staff member’ means any person who has an employment relationship with the ECB or an NCA with the exception of those that are solely entrusted with tasks not related to the performance of supervisory tasks under the SSM Regulation;
- (6) ‘member of bodies’ means the members of decision-making and other internal bodies of the ECB or the NCAs other than staff members;

- (7) ‘financial corporations’ has the same meaning as defined in Chapter 2, paragraph 2.55 of Regulation (EU) No 549/2013 of the European Parliament and of the Council⁵;
- (8) ‘conflict of interest’ means a situation where members of bodies or staff members have personal interests which may influence or appear to influence the impartial and objective performance of their duties.
- (9) ‘personal interest’ means any benefit or potential benefit, of a financial or non-financial nature, for the members of bodies or staff members, their family members and other relatives or for their circle of friends and close acquaintances;
- (10) ‘advantage’ means any gift, hospitality or other benefit of a financial or non-financial nature which objectively improves the financial, legal or personal situation of the recipient and to which the recipient is not otherwise entitled.

Article 2

Scope of application

- 1. This Guideline shall apply to the ECB and the NCAs in the performance of the supervisory tasks conferred on the ECB. In this regard, internal rules adopted by the ECB and the NCAs in the fulfilment of the provisions of this Guideline shall apply to the members of their bodies and to their staff members.
- 2. The ECB and the NCAs shall aim, to the extent legally feasible, to extend the obligations defined in implementation of the provisions of this Guideline to persons involved in the performance of supervisory tasks who are not staff members.
- 3. The provisions of this Guideline are without prejudice to the application by the ECB or the NCAs of more stringent ethics rules to the members of their bodies and staff members.

⁵ Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union (OJ L 174, 26.6.2013, p. 1).

Article 3
Roles and responsibilities

1. The Governing Council lays down the principles of the SSM Ethics Framework in this Guideline and establishes best practices on how to implement these principles in view of its responsibility for determining the corporate and ethics culture at SSM level.
2. The Audit Committee, the Internal Auditors Committee and the Organisational Development Committee shall be involved in the application and monitoring of the Ethics Framework for the SSM in accordance with their respective mandates.
3. The ECB and the NCAs shall specify the roles and responsibilities of the bodies, units and staff members involved at local level in the implementation, application and monitoring of the Ethics Framework for the SSM.

Article 4
Communication and raising awareness

1. The ECB and the NCAs shall formulate their internal rules implementing this Guideline in a clear and transparent manner, communicate them to the members of their bodies and their staff members and ensure that they are easily accessible.
2. The ECB and the NCAs shall take appropriate measures to raise the awareness of the members of their bodies and their staff members so that they understand their obligations under the Ethics Framework for the SSM.

Article 5
Compliance monitoring

1. The ECB and the NCAs shall monitor compliance with the rules implementing this Guideline. The monitoring shall include, as appropriate, the conduct of regular and/or ad hoc compliance checks. The ECB and the NCAs shall establish adequate procedures to promptly respond to and address cases of non-compliance.

2. The monitoring of compliance shall be without prejudice to internal rules allowing for internal investigations where a member of a body or a staff member is suspected of having breached the rules implementing this Guideline.

Article 6

Reporting of cases of non-compliance and follow-up

1. The ECB and the NCAs shall adopt internal procedures for the reporting of cases of non-compliance with the rules implementing this Guideline including rules on whistleblowing in accordance with the applicable laws and regulations.
2. The ECB and the NCAs shall adopt measures to ensure the appropriate protection of persons reporting cases of non-compliance.
3. The ECB and the NCAs shall ensure that cases of non-compliance are followed-up, including as appropriate the imposition of proportionate disciplinary measures in accordance with the applicable disciplinary rules and procedures.
4. The ECB and the NCAs shall report any major incident related to non-compliance with the rules implementing this Guideline without undue delay via the Organisational Development Committee and the Supervisory Board to the Governing Council in accordance with the applicable internal procedures. In urgent cases, the ECB or an NCA may report a major incident related to non-compliance directly to the Governing Council. In any event, the ECB and NCAs shall inform the Audit Committee in parallel.

CHAPTER II

RULES ON THE PREVENTION OF MISUSE OF INSIDE INFORMATION

Article 7

General prohibition on misusing inside information

1. The ECB and the NCAs shall ensure that the members of their bodies and their staff members are prohibited from misusing inside information.
2. The prohibition on misusing inside information shall cover, as a minimum:
(a) the use of inside information for private transactions for one's own account or for the account of third parties; (b) the disclosure of inside information to any other person unless such disclosure is made in the course of carrying

out professional duties on a need-to-know basis; and (c) the use of inside information in order to recommend or induce other persons to enter into private financial transactions.

Article 8

Specific restrictions for insiders

1. The ECB and the NCAs shall ensure that access to inside information is restricted to those members of bodies and staff members who need access to this information for the performance of their duties.
2. The ECB and the NCAs shall ensure that all insiders are subject to specific restrictions with regard to critical private financial transactions. A private financial transaction shall be deemed critical when it is or may be perceived to be closely related to the performance of supervisory tasks. The ECB and the NCAs shall establish in their internal rules a list of such critical transactions which shall include in particular:
 - (a) transactions in shares and bonds issued by financial corporations established in the Union,
 - (b) short-term trading, i.e. the purchase and subsequent sale or the sale and subsequent purchase of the same financial instrument within a specified reference period;
 - (c) transactions in derivatives related to the financial instruments listed under (a) and collective investment schemes the main purpose of which is to invest in such financial instruments.
3. The ECB and the NCAs shall adopt internal rules laying down the specific restrictions for insiders taking into account effectiveness, efficiency and proportionality considerations. Such specific restrictions may comprise any or a combination of the following:
 - (a) the prohibition of specific financial transactions;
 - (b) a prior authorisation requirement for specific financial transactions;
 - (c) an ex-ante or ex-post reporting requirement for specific financial transactions; and/or

- (d) embargo periods for specific financial transactions.
4. The ECB and the NCAs may choose to apply these specific restrictions to staff members other than insiders.
 5. The ECB and the NCAs shall ensure that their lists of critical private financial transactions may be adjusted at short notice to reflect the decisions of the Governing Council.
 6. The ECB and the NCAs shall specify in their internal rules the conditions and safeguards under which members of bodies and staff members who entrust the management of their private financial transactions to an independent third party under a written asset management agreement are exempt from the specific restrictions laid down in this Article.

CHAPTER III

RULES ON THE AVOIDANCE OF CONFLICTS OF INTEREST

Article 9

Conflicts of interest

1. The ECB and the NCAs shall have a mechanism in place to avoid a situation in which a candidate being considered for an appointment as a staff member has a conflict of interest resulting from previous occupational activities or from personal relationships.
2. The ECB and the NCAs shall adopt internal rules requiring the members of their bodies and their staff members to avoid during their employment any situation liable to give rise to a conflict of interest and to report such situations. The ECB and the NCAs shall ensure that, when a conflict of interest is reported, appropriate measures are available to avoid such conflict, including the relief from duties for the relevant matter.
3. The ECB and the NCAs shall have a mechanism in place to assess and avoid possible conflicts of interest arising from post-employment occupational activities undertaken by the members of their bodies and of their senior staff members reporting directly to the executive level.

4. The ECB and the NCAs shall, where relevant, have a mechanism in place to assess and avoid potential conflicts of interest arising from occupational activities undertaken by their staff members during unpaid leave.

CHAPTER IV

RULES ON THE ACCEPTANCE OF GIFTS AND HOSPITALITY

Article 10

Prohibition on receiving advantages

1. The ECB and the NCAs shall adopt internal rules prohibiting the members of their bodies and their staff members from soliciting, receiving or accepting a promise related to receiving for themselves or any other person any advantage connected in any way with the performance of their official duties.
2. The ECB and the NCAs may specify in their internal rules exemptions from the prohibition laid down in paragraph 1 as regards advantages offered by central banks, Union institutions bodies or agencies, international organisations and government agencies, or as regards advantages of a customary or negligible value offered by the private sector provided in the latter case that these advantages are neither frequent nor from the same source. The ECB and the NCAs shall ensure that these exemptions do not influence or may not be perceived as influencing the independence and impartiality of the members of their bodies and of their staff members.
3. By way of derogation from paragraph 2, no exemptions shall be made for advantages offered by credit institutions to ECB or NCA staff members during on-site inspections or audit missions except hospitality of a negligible value offered during work-related meetings.

CHAPTER V

FINAL PROVISIONS

Article 11 *Taking effect and implementation*

1. This Guideline shall take effect on the day of its notification to the NCAs.
2. The ECB and the NCAs shall take the necessary measures to implement and comply with this Guideline and apply them from 18 March 2016. NCAs shall inform the ECB of any obstacles for the implementation of this Guideline and shall notify the ECB of the texts and means relating to those measures by 18 January 2016 at the latest.

Article 12 *Reporting and review*

1. The NCAs shall report annually to the ECB on the implementation of this Guideline.
2. The Governing Council shall review this Guideline at least every three years.

Article 13 *Addressees*

This Guideline is addressed to the ECB and the NCAs.

Done at Frankfurt am Main, 12 March 2015.

For the Governing Council of the ECB

The President of the ECB
Mario DRAGHI

RECOMMENDATION FOR A COUNCIL REGULATION AMENDING REGULATION (EC) NO 2532/98 CONCERNING THE POWERS OF THE EUROPEAN CENTRAL BANK TO IMPOSE SANCTIONS

(ECB/2014/19)*

EXPLANATORY MEMORANDUM

I. INTRODUCTION

On 23 November 1998, the Council of the European Union adopted Council Regulation (EC) No 2532/98¹. Taking account of the experience gained following several years of application of Regulation (EC) No 2532/98 in the various fields of competence of the European Central Bank (ECB) and the fact that the scope of the ECB's powers to impose sanctions was extended by Council Regulation (EU) No 1024/2013², certain amendments to Regulation (EC) No 2532/98 should now be considered. For this purpose, the procedure provided for in Article 129(4) of the Treaty on the Functioning of the European Union must be followed.

II. GENERAL CONSIDERATIONS

In order to carry out the tasks conferred on it by Regulation (EU) No 1024/2013, the ECB may, pursuant to Article 18 thereof, impose administrative pecuniary penalties 'where credit institutions, financial holding companies, or mixed financial holding companies, intentionally or negligently, breach a requirement under relevant directly applicable acts of Union law in relation to which administrative pecuniary penalties shall be made available to competent authorities under the relevant Union law'³, and sanctions 'in case of a breach of its regulations or decisions'⁴ (hereinafter jointly

* OJ C 144, 14.5.2014, p. 2.

1 Council Regulation (EC) No 2532/98 of 23 November 1998 concerning the powers of the European Central Bank to impose sanctions (OJ L 318, 27.11.1998, p. 4). The European Central Bank had previously submitted to the Council its Recommendation ECB/1998/9 for a Council Regulation (EC) concerning the powers of the European Central Bank to impose sanctions (OJ C 246, 6.8.1998, p. 9).

2 Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the ECB concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

3 Article 18(1) of Regulation (EU) No 1024/2013.

4 Article 18(7) of Regulation (EU) No 1024/2013.

referred to as ‘administrative penalties’). As regards breaches of national law in the context of the Single Supervisory Mechanism (SSM), the national competent authorities remain competent to impose administrative penalties but are to only impose such penalties on credit institutions directly supervised by the ECB if the ECB requires them to initiate proceedings for this purpose.

The principles and procedures applicable to the imposition of administrative pecuniary penalties for breaches of directly applicable Union law under Article 18(1) of Regulation (EU) No 1024/2013 are laid down in Regulation (EU) No 1024/2013 and in Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17)⁵. Under Article 18(7) of Regulation (EU) No 1024/2013 the ECB may impose sanctions for breaches of ECB regulations and decisions in accordance with Regulation (EC) No 2532/98. Article 18(4) of Regulation (EU) No 1024/2013 provides that the ECB shall apply Article 18 in accordance with the acts referred to in the first subparagraph of Article 4(3) of Regulation (EU) No 1024/2013, including the procedures contained in Regulation (EC) No 2532/98, as appropriate.

Against this background, it is of particular importance to establish a coherent regime for the imposition by the ECB of all administrative penalties relating to the performance of its supervisory tasks under Regulation (EU) No 1024/2013.

Moreover, certain rules contained in Regulation (EC) No 2532/98 differ from those laid down in Regulation (EU) No 1024/2013. These relate in particular to the upper limits of fines and periodic penalty payments, procedural rules, and the limitation periods laid down in Regulation (EC) No 2532/98.

Therefore, the following amendments to Regulation (EC) No 2532/98 are recommended:

- (a) A new Article 1a should be inserted to define some general principles applying to administrative penalties imposed by the ECB in relation to its supervisory tasks and sanctions imposed in relation to its non-supervisory tasks and specify the scope of the different provisions applying to them.
- (b) New Articles 4a to 4c should be inserted concerning the regime applicable to administrative penalties imposed by the ECB in the exercise of its supervisory tasks. The purpose of these new articles is to achieve a differentiation between

⁵ 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) (OJ L 141, 14.5.2014, p. 1).

the regime applying to the imposition of administrative penalties by the ECB in relation to its supervisory tasks and the provisions applicable to sanctions that the ECB may impose in relation to its non-supervisory tasks. This is to ensure that a single regime applies to all ECB administrative penalties imposed in the supervisory field, while also taking into account the rules laid down in Regulation (EU) No 1024/2013.

- (c) Additional amendments should be made to ensure that the principles and procedures governing the imposition of sanctions laid down in Articles 2 to 4 of Regulation (EC) No 2532/98 are compatible with those governing the imposition by the ECB of administrative penalties in the exercise of its supervisory tasks under Regulation (EU) No 1024/2013.

III. COMMENTS ON THE ARTICLES

Article 1 *Definitions*

Definition of periodic penalty payments

The definition of periodic penalty payments should be amended for two reasons. First, in line with other Union law provisions on this issue⁶, it should be clearly spelled out that the ECB may use periodic penalty payments not only to punish a continued

6 See e.g. the second subparagraph of Article 4 of Commission Delegated Regulation (EU) No 946/2012 of 12 July 2012 supplementing Regulation (EC) No 1060/2009 of the European Parliament and of the Council with regard to rules of procedure on fines imposed to credit rating agencies by the European Securities and Markets Authority, including rules on the right of defence and temporal provisions (OJ L 282, 16.10.2012, p. 23); Article 66(1) of Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories (OJ L 201, 27.7.2012, p. 1); Article 16(1) of Commission Implementing Regulation (EU) No 646/2012 of 16 July 2012 laying down detailed rules on fines and periodic penalty payments pursuant to Regulation (EC) No 216/2008 of the European Parliament and of the Council (OJ L 187, 17.7.2012, p. 29); Article 36b(1) of Regulation (EU) No 513/2011 of 11 May 2011 of the European Parliament and of the Council amending Regulation (EC) No 1060/2009 on credit rating agencies (OJ L 145, 31.5.2011, p. 30); Article 25(1)(b) of Regulation (EC) No 216/2008 of the European Parliament and of the Council of 20 February 2008 on common rules in the field of civil aviation and establishing a European Aviation Safety Agency, and repealing Council Directive 91/670/EEC, Regulation (EC) No 1592/2002 and Directive 2004/36/EC (OJ L 79, 19.3.2008, p. 1); Article 15 of Council Regulation (EC) No 139/2004 of 20 January 2004 on the control of concentrations between undertakings (the EC Merger Regulation) (OJ L 24, 29.1.2004, p. 1); Article 24 of Council Regulation (EC) No 1/2003 of 16 December 2002 on the implementation of the rules on competition laid down in Articles 81 and 82 of the Treaty (OJ L 1, 4.1.2003, p. 1).

infringement, but also to compel undertakings to comply with an ECB regulation or decision. Second, the definition currently refers to the second subparagraph of Article 3(1) of Regulation (EC) No 2532/98 as regards the notification of a decision requiring the termination of an infringement. As a different decision-making procedure should apply to sanctions imposed in relation to the ECB's supervisory tasks, reference to such procedure should be added in the definition.

As a result, the definition of 'sanctions' should also be amended so that the reference to periodic penalty payments being imposed 'as a consequence of an infringement' is deleted.

Article 1a *General principles and scope*

While Regulation (EC) No 2532/98 lays down, in accordance with Article 34.3 of the Statute of the European System of Central Banks and of the European Central Bank, the conditions under which the ECB is entitled to impose sanctions on undertakings that fail to comply with obligations laid down in ECB regulations or decisions, due consideration needs to be given to Regulation (EU) No 1024/2013, which contains a wide range of provisions that are of direct relevance to the ECB's powers to impose administrative penalties relating to the exercise of its supervisory tasks. Hence, while in principle the provisions of Regulation (EC) No 2532/98 apply to any sanction that the ECB is entitled to impose for breaches of ECB regulations or decisions, certain provisions of Regulation (EC) No 2532/98 that conflict with Regulation (EU) No 1024/2013 as regards the imposition of administrative penalties relating to the ECB's supervisory tasks should be either disapplied or amended.

The ECB shall be entitled to publish any decision to impose an administrative penalty in relation to its supervisory tasks or a sanction in relation to its non-supervisory tasks, whether such decision is subject to an appeal or not, so that all decisions taken by the ECB are subject to the same publication regime. The ECB shall apply relevant Union law, irrespective of any national law or regulation, as regards such publication, and must accordingly consider the proportionality of the publication of a decision with regard to the degree of severity of the sanction or administrative penalty imposed, as well as the impact of the publication on the stability of the financial system.

Article 2

Sanctions

Article 2(4) refers to the procedure provided for in Article 3(4) of Regulation (EC) No 2532/98, which should not apply to the imposition of administrative penalties relating to the ECB's supervisory tasks. A reference to the decision-making procedure set out in Article 4b should therefore be added.

Article 3

Procedural rules

The reference in the first sentence of Article 3(1) to the Executive Board as the body that is competent to initiate an infringement procedure should be deleted to allow the ECB to determine, by means of a Regulation to be adopted pursuant to Article 6(2), which internal body should carry out the investigation of an alleged breach. The competence to adopt decisions imposing a sanction shall remain with the Executive Board, subject to the new Article 4b.

Article 3(10) should be amended so that it does not only refer to tasks entrusted to the European System of Central Banks but also to tasks entrusted to the ECB pursuant to Article 127(6) of the Treaty. The last sentence of Article 3(10) should be amended to also reflect the ECB's new supervisory competence.

Article 4a

Specific rules regarding the upper limits of sanctions imposed by the ECB in the exercise of its supervisory tasks

The upper limit of administrative pecuniary penalties the ECB may impose under Article 18(1) of Regulation (EU) No 1024/2013 for breaches of directly applicable Union law greatly exceeds that permissible under Regulation (EC) No 2532/98. This difference is not considered justifiable since an infringement of an ECB regulation or decision is not necessarily less serious than a breach of directly applicable Union law. Therefore, all administrative penalties imposed by the ECB on the credit institutions it supervises within the SSM should be subject to the same upper limits. The upper limit for periodic penalty payments imposed by the ECB in the supervisory field should also be amended in line with the above.

As a result, Article 2(1) should not apply to administrative penalties imposed by the ECB in the exercise of its supervisory tasks.

Article 4b
***Specific procedural rules for sanctions imposed by the ECB
in the exercise of its supervisory tasks***

Article 25(2) of Regulation (EU) No 1024/2013 lays down the principle of separation, whereby tasks conferred on the ECB by Regulation (EU) No 1024/2013 shall be exercised separately from the monetary policy tasks and any other tasks of the ECB. Pursuant to this article, Regulation (EC) No 2532/98 should be amended to provide for a decision-making procedure involving the Supervisory Board and the Governing Council of the ECB, in line with Article 26 of Regulation (EU) No 1024/2013, as regards the imposition of administrative penalties in the supervisory field. This would also be in line with the Basel Committee on Banking Supervision's Core Principles for Effective Banking Supervision⁷ and the need to ensure that the authorities that impose sanctions on entities are also those which supervise them.

A decision to impose an administrative penalty taken by the Governing Council in the supervisory field will be subject to review by the Administrative Board of Review, as provided for under Article 24 of Regulation (EU) No 1024/2013, if a natural or legal person requests review of such decision, provided it is addressed to or is of direct and individual concern to that person. Consequently, Regulation (EC) No 2532/98 should be amended to provide for a review procedure involving the ECB's Administrative Board of Review, in line with Article 24 of Regulation (EU) No 1024/2013, as regards the imposition of administrative penalties in the supervisory field.

In view of the above, Article 3(1) to (8) should not apply to administrative penalties relating to the exercise by the ECB of its supervisory tasks.

⁷ See Principle 1, and in particular Essential Criterion 6(b), and Principle 11, and in particular Essential Criterion 7 of the Basel Committee on Banking Supervision's Core Principles for Effective Banking Supervision, September 2012, both of which require an effective system of banking supervision to have clear responsibilities and objectives for each authority involved in the supervision of banks and banking groups, including the power for the supervisor to impose a range of sanctions, and also require the supervisor to have at its disposal an adequate range of supervisory tools to bring about timely corrective actions, including imposing sanctions on banks. Available on the Bank for International Settlements' website at www.bis.org

Article 4c

Specific time limits for administrative penalties imposed in the supervisory field

The time limits applicable to the imposition and enforcement of sanctions relating to the non-supervisory tasks of the ECB have proven to work well, particularly due to the relative simplicity of the investigation required to ascertain whether an infringement has been committed, e.g. breach of minimum reserve requirements, rules on the eligibility of collateral, statistical reporting requirements. Given the fact that investigations of alleged infringements in the supervisory field are more complex, the power to impose and enforce administrative penalties in that field should be subject to longer time limits than those provided for sanctions relating to non-supervisory tasks. This is also in line with the time limits laid down in Regulation (EC) No 1/2003 for infringements of competition rules. As all administrative penalties that the ECB may impose on undertakings in the supervisory field should be subject to the same time limits, whether these administrative penalties refer to a breach of an ECB decision or regulation or a breach of directly applicable Union law, the time limits set out in Article 4c should apply to any administrative penalties imposed by the ECB in the exercise of its supervisory tasks.

The suspension and interruption of these time limits should be regulated accordingly, also taking into account that infringement procedures in the supervisory field could overlap with criminal investigations and criminal proceedings that are based on the same facts.

In view of the above, Article 4 should not apply to administrative penalties relating to the exercise by the ECB of its supervisory tasks.

Recommendation for a:

‘COUNCIL REGULATION

AMENDING REGULATION (EC) NO 2532/98 CONCERNING THE POWERS OF THE EUROPEAN CENTRAL BANK TO IMPOSE SANCTIONS

THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on the Functioning of the European Union and in particular to Article 132(3) thereof,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Article 34.3 thereof,

Having regard to the Recommendation of the European Central Bank,

Having regard to the opinion of the European Parliament,

Having regard to the opinion of the European Commission,

Acting in accordance with the procedure laid down in Article 129(4) of the Treaty and in Article 41 of the Statute of the European System of Central Banks and of the European Central Bank,

Whereas:

- (1) Regulation (EC) No 2532/98⁸ specifies, in accordance with Article 34.3 of the Statute of the European System of Central Banks and of the European Central Bank (hereinafter the “Statute of the ESCB”), the limits and conditions under which the European Central Bank (ECB) is entitled to impose fines or periodic penalty payments on undertakings for failure to comply with obligations under its regulations and decisions.
- (2) The ECB has applied Regulation (EC) No 2532/98 to impose sanctions in its various fields of competence, including in particular the implementation of the monetary policy of the Union, the operation of payment systems and the collection of statistical information.
- (3) Council Regulation (EU) No 1024/2013⁹ entitles the ECB to impose on the credit institutions it supervises: (a) administrative pecuniary penalties when these institutions breach a requirement under directly applicable Union law; and (b) sanctions in the event of a breach of an ECB regulation or decision (hereinafter jointly referred to as “administrative penalties”).
- (4) Article 18(7) of Regulation (EU) No 1024/2013 provides that for the purposes of carrying out the tasks conferred on it by this regulation in case of breach of ECB regulations and decisions, the ECB may impose sanctions in accordance with Regulation (EC) No 2532/98.

8 Council Regulation (EC) No 2532/98 of 23 November 1998 concerning the powers of the European Central Bank to impose sanctions (OJ L 318, 27.11.1998, p. 4).

9 Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

- (5) Regulation (EU) No 1024/2013 contains a wide range of provisions that are directly relevant to the ECB's powers to impose administrative penalties relating to its supervisory tasks. In this regard, certain provisions of Regulation (EC) No 2532/98 conflict with Regulation (EU) No 1024/2013. It is therefore necessary to identify the rules laid down in Regulation (EC) No 2532/98 that should be amended in order to establish a coherent regime governing the imposition of sanctions by the ECB in the exercise of the supervisory tasks conferred on it by Regulation (EU) No 1024/2013.
- (6) The ECB should publish decisions imposing administrative pecuniary penalties for breaches of directly applicable Union law and sanctions for breaches of ECB regulations or decisions, both in the supervisory and non-supervisory fields, unless such publication would be disproportionate, considering the degree of severity of the administrative pecuniary penalty or sanction imposed on an undertaking, or jeopardise the stability of financial markets.
- (7) The upper limit of a fine that the ECB may impose on an undertaking for failure to comply with an ECB regulation or decision in the supervisory field should not differ from the upper limit of a fine that the ECB may impose on an undertaking for a breach of directly applicable Union law, in order to ensure consistency in the treatment of equally serious infringements. All fines imposed by the ECB in the exercise of its supervisory tasks should therefore be subject to the same upper limits.
- (8) The ECB should be able to impose periodic penalty payments on undertakings in order to compel them to comply with ECB regulations or decisions in the supervisory field, or to put an end to a continued infringement thereof. The upper limit of periodic penalty payments should be commensurate with the upper limit of fines applicable in the supervisory field.
- (9) Article 25 of Regulation (EU) No 1024/2013 lays down the principle of separation, whereby the ECB carries out the tasks conferred on it by Regulation (EU) No 1024/2013 without prejudice to and separately from its tasks relating to monetary policy and any other tasks. In order to bolster this principle of separation, a Supervisory Board has been established pursuant to Article 26, which, inter alia, is responsible for preparing draft decisions for the Governing Council of the ECB in the supervisory field. In addition, the decisions taken by the Governing Council of the ECB are, under the conditions laid down in Article 24 thereof, subject to review by the Administrative Board of Review. Taking account of the principle of separation and the establishment of the

Supervisory Board and the Administrative Board of Review, two distinct procedures should apply: (a) where the ECB contemplates the imposition of administrative penalties in the exercise of its supervisory tasks, decisions to this effect are taken by the Governing Council of the ECB based on a complete draft decision from the Supervisory Board and subject to review by the Administrative Board of Review; and (b) where the ECB contemplates the imposition of sanctions in the exercise of its non-supervisory tasks, decisions to this effect are taken by the Executive Board of the ECB and subject to review by the Governing Council of the ECB.

- (10) Due to the complexity of the investigation of infringements in the supervisory field, the power to impose and enforce administrative penalties relating to the supervisory tasks of the ECB should be subject to longer time limits than those provided for sanctions relating to the non-supervisory tasks of the ECB. The suspension and interruption of these time limits should be regulated accordingly, also taking into account that infringement procedures in the supervisory field may overlap with criminal investigations and criminal proceedings that are based on the same facts.

- (11) Regulation (EC) No 2532/98 should be amended accordingly,

HAS ADOPTED THIS REGULATION:

Article 1
Amendments

Regulation (EC) No 2532/98 is amended as follows:

1. Article 1 is amended as follows:

- (a) point 6 is replaced by the following:

“‘periodic penalty payments’ shall mean amounts of money which, in the case of a continued infringement, an undertaking is obliged to pay either as a punishment, or with a view to forcing the persons concerned to comply with the ECB supervisory regulations and decisions. Periodic penalty payments shall be calculated for each day of continued infringement (a) following notification of the undertaking of a decision requiring the termination of such an infringement in accordance with the procedure laid down in the second subparagraph of Article 3(1); or (b) when the continued infringement falls under the scope of Article 18(7) of Council Regulation (EU) No 1024/2013

of 15 October 2013 conferring specific tasks on the ECB concerning policies relating to the prudential supervision of credit institutions^(*) in accordance with the procedure laid down in Article 4b of this Regulation;”;

(*) OJ L 287, 29.10.2013, p. 63.

(b) point 7 is replaced by the following:

“‘sanctions’ shall mean fines and periodic penalty payments.”;

2. the following Article 1a is inserted:

*“Article 1a
General principles and scope*

1. This Regulation shall apply to the imposition by the ECB of sanctions on undertakings for failure to comply with obligations arising from ECB decisions or regulations, unless otherwise expressly provided.
2. The rules applying to the imposition by the ECB, in the exercise of its supervisory tasks, of administrative pecuniary penalties for breaches of directly applicable Union law and of sanctions for breaches of ECB regulations and decisions (hereinafter jointly referred to as ‘administrative penalties’) shall derogate from the rules laid down in Articles 2 to 4 to the extent laid down in Articles 4a to 4c.
3. The ECB may publish any decision imposing on an undertaking administrative pecuniary penalties for breaches of directly applicable Union law and sanctions for breaches of ECB regulations or decisions, both in the supervisory and non-supervisory fields, whether such decision has been appealed or not. The ECB shall carry out such publication in accordance with relevant Union law, irrespective of any national law or regulation and, where relevant Union law is composed of Directives, of any national legislation transposing those Directives.”;

3. in Article 2, paragraph 4 is replaced by the following:

- “4. Whenever the infringement consists of a failure to perform a duty, the application of a sanction shall not exempt the undertaking from its performance, unless the decision adopted in accordance with Article 3(4) or Article 4b explicitly states the contrary.”;

4. Article 3 is amended as follows:

(a) the first sentence of paragraph 1 is replaced by the following:

“The decision on whether to initiate an infringement procedure shall be taken by the ECB, acting on its own initiative or on the basis of a motion to that effect addressed to it by the national central bank of the Member State in whose jurisdiction the alleged infringement has occurred.”;

(b) paragraph 10 is replaced by the following:

“If an infringement relates exclusively to a task entrusted to the ESCB or the ECB under the Treaty and the Statute of the ESCB, an infringement procedure may be initiated only on the basis of this Regulation, irrespective of the existence of any national law or regulation which may provide for a separate procedure. If an infringement also relates to one or more areas outside the competence of the ESCB or the ECB, the right to initiate an infringement procedure on the basis of this Regulation shall be independent of any right of a competent national authority to initiate separate procedures in relation to such areas outside the competence of the ESCB or the ECB. This provision shall be without prejudice to the application of criminal law and of national law relating to prudential supervisory competencies in participating Member States, in accordance with Council Regulation (EU) No 1024/2013.”;

5. the following Articles 4a to 4c are inserted:

“Article 4a

*Specific rules regarding the upper limits of sanctions imposed
by the ECB in the exercise of its supervisory tasks*

1. By way of derogation from Article 2(1), in the case of infringements relating to decisions and regulations adopted by the ECB in the exercise of its supervisory tasks, the limits within which the ECB may impose fines and periodic penalty payments shall be as follows.
 - (a) Fines: the upper limit shall be twice the amount of the profits gained or losses avoided because of the infringement where these can be determined, or 10 % of the total annual turnover of the undertaking.

- (b) Periodic penalty payments: the upper limit shall be 5 % of the average daily turnover per day of infringement. Periodic penalty payments may be imposed in respect of a maximum period of six months from the date stipulated in the decision imposing the periodic penalty payment.
2. For the purpose of paragraph 1: (a) ‘annual turnover’ means the annual turnover of a legal person, as defined in relevant Union law, according to the most recently available annual financial accounts of such person. Where the undertaking is a subsidiary of a parent undertaking, the relevant total annual turnover shall be the total annual turnover resulting from the most recently available consolidated annual financial accounts of the ultimate parent undertaking in the group supervised by the ECB; (b) ‘average daily turnover’ means the annual turnover, as defined under (a), divided by 365.

Article 4b

Specific procedural rules for sanctions imposed by the ECB in the exercise of its supervisory tasks

1. By way of derogation from Article 3(1) to (8), the rules laid down in this Article shall apply to infringements relating to decisions and regulations adopted by the ECB in the exercise of its supervisory tasks.
2. After the infringement procedure has been carried out pursuant to rules to be laid down by the ECB in accordance with Article 6(2), the Supervisory Board shall propose to the Governing Council a complete draft decision to impose a sanction on the undertaking concerned, in accordance with the procedure laid down in Article 26(8) of Regulation (EU) No 1024/2013. A hearing with regard to the alleged infringement committed by the undertaking concerned shall precede the submission by the Supervisory Board of the complete draft decision to the Governing Council.
3. The undertaking concerned shall have the right to request a review by the Administrative Board of Review of the decision taken by the Governing Council pursuant to paragraph 2, in accordance with the procedure laid down in Article 24 of Regulation (EU) No 1024/2013.

Article 4c

***Specific time limits for administrative penalties imposed by the ECB
in the exercise of its supervisory tasks***

1. By way of derogation from Article 4, the right to take a decision to impose an administrative penalty, with regard to infringements relating to relevant directly applicable acts of Union law as well as to decisions and regulations adopted by the ECB in the exercise of its supervisory tasks, shall expire five years after the infringement occurred or, in the case of a continued infringement, five years after the infringement ceased.
2. Any action taken by the ECB for the purposes of the investigation or proceedings with respect to an infringement shall cause the time limit laid down in paragraph 1 to be interrupted. The limitation period shall be interrupted with effect from the date on which the action is notified to the supervised entity concerned. Each interruption shall cause the time limit to recommence. However, the time limit shall not exceed a period of 10 years after the infringement occurred or, in the case of a continued infringement, 10 years after the infringement ceased.
3. The time limits described in the preceding paragraphs can be extended if: (a) a decision of the Governing Council is subject to review before the Administrative Board of Review or appeal proceedings before the Court of Justice of the European Union; or (b) criminal proceedings are pending against the concerned undertaking in connection with the same facts. In such a case, the time limits described in the previous paragraphs shall be extended for the period of time it takes for the Administrative Board of Review or the Court of Justice to review the decision or until conclusion of the criminal proceedings against the concerned undertaking.
4. Any action of the ECB designed to enforce payment or payment terms and conditions under the imposed administrative penalty shall cause the limitation period for the enforcement to be interrupted. The right of the ECB to enforce a decision to impose an administrative penalty shall expire five years after such decision has been taken. The limitation period for the enforcement of administrative penalties shall be suspended:

- (a) until the deadline for payment of the imposed administrative penalty has passed;
- (b) if enforcement of payment of the imposed administrative penalty is suspended pursuant to a decision of the Governing Council or of the Court of Justice.”

Article 2

This Regulation shall enter into force on [date].

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

Done at Frankfurt am Main, 16 April 2014.

The President of the ECB
Mario DRAGHI

COUNCIL REGULATION (EC) NO 2532/98

OF 23 NOVEMBER 1998

CONCERNING THE POWERS OF THE EUROPEAN CENTRAL BANK TO IMPOSE SANCTIONS*

THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty establishing the European Community (hereinafter referred to as the ‘Treaty’) and in particular to Article 108a(3) thereof and to Article 34.3 of the Protocol (No 3) on the Statute of the European System of Central Banks and of the European Central Bank (hereinafter referred to as the ‘Statute’),

Having regard to the recommendation of the European Central Bank (hereinafter referred to as the ‘ECB’)¹,

Having regard to the opinion of the European Parliament²,

Having regard to the opinion of the Commission³,

Acting in accordance with the procedure laid down in Article 106(6) of the Treaty and in Article 42 of the Statute, and under the conditions set out in Article 109k(5) of the Treaty and paragraph 7 of the Protocol (No 11) on certain provisions relating to the United Kingdom of Great Britain and Northern Ireland,

- (1) Whereas this Regulation, according to Article 34.3 of the Statute, in conjunction with Article 43.1 of the Statute, paragraph 8 of Protocol No 11 and paragraph 2 of the Protocol (No 12) on certain provisions relating to Denmark, is not to confer any rights or impose any obligations on a non-participating Member State;
- (2) Whereas Article 34.3 of the Statute requires the Council to specify the limits and conditions under which the ECB is entitled to impose fines or periodic

* OJ L 318, 27.11.1998, p. 4. Regulation as amended by Council Regulation (EU) 2015/59 (OJ L 27, 3.2.2015, p. 1) - unofficial consolidated version.

1 OJ C 246, 6. 8. 1998, p. 9.

2 OJ C 328, 26. 10. 1998.

3 Opinion delivered on 8 October 1998 (not yet published in the Official Journal).

penalty payments on undertakings for failure to comply with obligations under its regulations and decisions;

- (3) Whereas infringements of the obligations arising from ECB regulations and decisions can arise in various fields of competence of the ECB;
- (4) Whereas it is appropriate, in order to ensure a uniform approach towards the imposition of sanctions in the various fields of competence of the ECB, that all general and procedural provisions for the imposition of such sanctions are contained in a single Council Regulation; whereas other Council Regulations provide for specific sanctions in specific fields and refer to this Regulation for the principles and procedures relating to the imposition of such sanctions;
- (5) Whereas, in order to provide an effective regime for the administration of sanctions, this Regulation must allow the ECB a certain discretion, both in relation to the relevant procedures and to their implementation within the limits and conditions laid down in this Regulation;
- (6) Whereas the European System of Central Banks (hereinafter referred to as the 'ESCB') and the ECB have been entrusted with the task of preparing for their full operation in the third stage of Economic and Monetary Union (hereinafter referred to as 'Stage Three'); whereas timely preparation is essential to enable the ESCB to fulfil its tasks in Stage Three; whereas an essential element of preparation is the adoption, ahead of Stage Three, of the regime for the imposition of sanctions on undertakings failing to comply with obligations imposed upon them by ECB regulations and decisions; whereas it is desirable to inform market participants as soon as possible of the detailed provisions the ECB may deem necessary to adopt for the imposition of sanctions; whereas it is therefore necessary to provide the ECB from the date of entry into force of this Regulation with a regulatory power;
- (7) Whereas the provisions of this Regulation can only be effectively applied if participating Member States adopt the necessary measures with a view to ensuring that their authorities have the powers to assist and collaborate fully with the ECB in the implementation of the infringement procedure as required by this Regulation, in accordance with Article 5 of the Treaty;
- (8) Whereas the ECB is to have recourse to the national central banks to carry out the tasks of the ESCB to the extent deemed possible and appropriate;

- (9) Whereas decisions under this Regulation imposing pecuniary obligations are to be enforceable in accordance with Article 192 of the Treaty,

HAS ADOPTED THIS REGULATION:

Article 1
Definitions

For the purposes of this Regulation:

1. ‘participating Member State’ shall mean a Member State which has adopted the single currency in accordance with the Treaty;
2. ‘national central bank’ shall mean the central bank of a participating Member State;
3. ‘undertakings’ shall mean those natural or legal persons, private or public, with the exception of public persons in the exercise of their public powers, in a participating Member State, which are the subject of obligations arising from ECB regulations and decisions, and shall include branches or other permanent establishments located in a participating Member State, the head office or registered office of which is outside a participating Member State;
4. ‘infringement’ shall mean any failure by an undertaking to fulfil an obligation arising from ECB regulations or decisions;
5. ‘fine’ shall mean a single amount of money which an undertaking is obliged to pay as a sanction;
6. ‘periodic penalty payments’ shall mean amounts of money which, in the case of a continued infringement, an undertaking is obliged to pay either as a punishment, or with a view to forcing the persons concerned to comply with the ECB supervisory regulations and decisions. Periodic penalty payments shall be calculated for each complete day of continued infringement:
 - (a) following notification of the undertaking of a decision requiring the termination of such an infringement in accordance with the procedure laid down in the second subparagraph of Article 3(1); or

- (b) when the continued infringement falls under the scope of Article 18(7) of Council Regulation (EU) No 1024/2013⁴ in accordance with the procedure laid down in Article 4b of this Regulation;

7. ‘sanctions’ shall mean fines and periodic penalty payments.

Article 1a

General principles and scope

1. This Regulation shall apply to the imposition by the ECB of sanctions on undertakings for failure to comply with obligations arising from ECB decisions or regulations.
2. The rules applying to the imposition by the ECB, in the exercise of its supervisory tasks, of sanctions in case of a breach of an ECB regulation or decision shall derogate from the rules laid down in Articles 2 to 4 to the extent laid down in Articles 4a to 4c.
3. The ECB shall publish any decision imposing sanctions on an undertaking in case of a breach of an ECB regulation or decision, in the supervisory field, whether or not such decision has been appealed.

The ECB shall carry out such a publication on its website without undue delay, and after the decision has been notified to the undertaking concerned. The publication shall include information on the type and nature of the breach and the identity of the undertaking concerned, unless publication in this manner would either:

- (a) jeopardise the stability of the financial markets or an ongoing criminal investigation; or
- (b) cause, in so far as can be determined, disproportionate damage to the undertaking concerned.

In these circumstances, decisions regarding sanctions shall be published on an anonymised basis. Alternatively, where such circumstances are likely to cease

4 Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the ECB concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

within a reasonable period of time, publication under this paragraph may be postponed for such period of time.

If an appeal to the Court of Justice in respect of a decision imposing a sanction is pending, the ECB shall, without undue delay, also publish information on the status of the appeal in question and the outcome thereof on its official website.

The ECB shall ensure that information published under this paragraph remains on its official website for at least five years.

Article 2 *Sanctions*

1. The limits within which the ECB may impose fines and periodic penalty payments on undertakings, unless otherwise provided for in specific Council Regulations, shall be the following:
 - (a) fines: the upper limit shall be EUR 500 000; and
 - (b) periodic penalty payments: the upper limit shall be EUR 10 000 per day of infringement. Periodic penalty payments may be imposed in respect of a maximum period of six months following the notification of the undertaking of the decision in accordance with Article 3(1).
2. In determining whether to impose a sanction and in determining the appropriate sanction, the ECB shall be guided by the principle of proportionality.
3. The ECB shall take into consideration, where relevant, the circumstances of the specific case, such as:
 - (a) on the one hand, the good faith and the degree of openness of the undertaking in the interpretation and fulfilment of the obligation arising from an ECB regulation or decision as well as the degree of diligence and cooperation shown by the undertaking or, on the other, any evidence of wilful deceit on the part of officials of the undertaking;
 - (b) the seriousness of the effects of the infringement;
 - (c) the repetition, frequency or duration of the infringement by that undertaking;

- (d) the profits obtained by the undertaking by reason of the infringement;
 - (e) the economic size of the undertaking; and
 - (f) prior sanctions imposed by other authorities on the same undertaking and based on the same facts.
4. Whenever the infringement consists of a failure to perform a duty, the application of a sanction shall not exempt the undertaking from its performance, unless the decision adopted in accordance with Article 3(4) or Article 4b explicitly states the contrary.

Article 3
Procedural rules

1. The decision on whether to initiate an infringement procedure shall be taken by the ECB, acting on its own initiative or on the basis of a motion to that effect addressed to it by the national central bank of the Member State in whose jurisdiction the alleged infringement has occurred. The same decision may also be taken, on its own initiative or on the basis of a motion to that effect addressed to it by the ECB, by the national central bank of the Member State in whose jurisdiction the alleged infringement has occurred.

Written notification of the decision to initiate an infringement procedure shall be given to the undertaking concerned, to the relevant supervisory authority and to the national central bank of the Member State in whose jurisdiction the alleged infringement has occurred or to the ECB. The notification shall disclose the details of the allegations against the undertaking and the evidence on which such allegations are founded. Where appropriate, the decision shall require the termination of the alleged infringement and shall give notice to the undertaking concerned that periodic penalty payments may be imposed.

2. The decision referred to in paragraph 1 may require the undertaking to submit to an infringement procedure. In carrying out the infringement procedure, the ECB or the national central bank, as the case may be, shall have the right to:
- (a) require the submission of documents;
 - (b) examine the books and records of the undertaking;

- (c) take copies or extracts from such books and records; and
- (d) obtain written or oral explanations.

When an undertaking obstructs the conduct of the infringement procedure, the participating Member State where the relevant premises are located shall afford the necessary assistance, including ensuring access by the ECB or the national central bank to the premises of the undertaking, so that the aforementioned rights can be exercised.

3. The undertaking concerned shall have the right to be heard by the ECB or the national central bank, as the case may be. The undertaking shall be given no fewer than thirty days to present its defence.
4. The Executive Board of the ECB shall, as soon as possible after receiving a submission from the national central bank which initiates the infringement procedure or after having consulted the national central bank of the Member State in whose jurisdiction the alleged infringement has occurred, adopt a reasoned decision as to whether an undertaking has committed an infringement together with the sanction, if any, to be imposed.
5. The undertaking concerned shall be notified in writing of the decision and shall be informed of its right of review. Notification of the decision shall also be given to relevant supervisory authorities and to the national central bank of the Member State in whose jurisdiction the infringement has occurred.
6. The undertaking concerned shall have the right to request a review of the decision of the Executive Board by the Governing Council of the ECB. Such a request shall be made within thirty days of the receipt of the notification of the decision and shall include all supporting information and allegations. Such a request shall be addressed in writing to the Governing Council of the ECB.
7. A decision by the Governing Council of the ECB in response to a request submitted under paragraph 6 shall include the reasons for the decision and written notification thereof shall be given to the undertaking concerned, to the relevant supervisory authority of that undertaking and to the national central bank of the Member State in whose jurisdiction the infringement occurred. The notification shall inform the undertaking of its right of judicial review. If no decision has been taken by the Governing Council of the ECB within two

months of the request, the undertaking concerned may request a judicial review of the decision of the Executive Board in accordance with the Treaty.

8. No sanction shall be enforced against the undertaking until the decision has become final through either:
 - (a) the period of thirty days referred to in paragraph 6 having elapsed without the undertaking making a request for review to the Governing Council of the ECB; or
 - (b) the Governing Council notifying the undertaking of its decision, or the period referred to in paragraph 7 having elapsed without the Governing Council having taken a decision.
9. The proceeds from sanctions imposed by the ECB shall belong to the ECB.
10. If an infringement relates exclusively to a task entrusted to the ESCB or the ECB under the Treaty and the Statute, an infringement procedure may be initiated only on the basis of this Regulation, irrespective of the existence of any national law or regulation which may provide for a separate procedure. If an infringement also relates to one or more areas outside the competence of the ESCB or the ECB, the right to initiate an infringement procedure on the basis of this Regulation shall be independent of any right of a competent national authority to initiate separate procedures in relation to such areas outside the competence of the ESCB or the ECB. This provision shall be without prejudice to the application of criminal law and of national law relating to prudential supervisory competencies in participating Member States, in accordance with Regulation (EU) No 1024/2013.
11. An undertaking shall bear the costs of the infringement procedure if it has been decided that it has committed an infringement.

Article 4 ***Time limits***

1. The right to take the decision to initiate an infringement procedure, as provided for in this Regulation, shall expire one year after the existence of the alleged infringement first became known either to the ECB or to the national central bank of the Member State in whose jurisdiction the alleged infringement

occurred and, in any case, five years after the infringement occurred or, in the case of a continued infringement, five years after the infringement was terminated.

2. The right to take the decision to impose a sanction in respect of an infringement, as provided for in this Regulation, shall expire one year after the decision to initiate the procedure as described in Article 3(1) was taken.
3. The right to start an enforcement procedure shall expire six months after the decision has become enforceable pursuant to Article 3(8).

Article 4a

Specific rules regarding the upper limits of sanctions imposed by the ECB in the exercise of its supervisory tasks

1. By way of derogation from Article 2(1), in the case of infringements relating to decisions and regulations adopted by the ECB in the exercise of its supervisory tasks, the limits within which the ECB may impose fines and periodic penalty payments shall be as follows:
 - (a) for fines, the upper limit shall be twice the amount of the profits gained or losses avoided because of the infringement where these can be determined, or 10 % of the total annual turnover of the undertaking;
 - (b) for periodic penalty payments, the upper limit shall be 5 % of the average daily turnover per day of infringement. Periodic penalty payments may be imposed in respect of a maximum period of six months from the date stipulated in the decision imposing the periodic penalty payment.
2. For the purposes of paragraph 1:
 - (a) ‘annual turnover’ means the annual turnover of the undertaking concerned in the preceding business year, as defined in relevant Union law, and where this is not available, according to the most recently available annual financial accounts of such person. Where the undertaking concerned is a subsidiary of a parent undertaking, the relevant total annual turnover shall be the total annual turnover resulting from the most recently available consolidated annual financial accounts in the preceding business year, and where this is not available, according to the most recently available annual financial accounts of such person;

- (b) ‘average daily turnover’ means the annual turnover, as defined under point (a), divided by 365.

Article 4b

***Specific procedural rules for sanctions imposed by the ECB
in the exercise of its supervisory tasks***

1. By way of derogation from Article 3(1) to (8) of this Regulation, the rules laid down in this Article shall apply to infringements relating to decisions and regulations adopted by the ECB in the exercise of its supervisory tasks.
2. Where the ECB, in carrying out its tasks under Regulation (EU) No 1024/2013, considers that there is reason to suspect that one or more breaches of an ECB regulation or decision as referred to in Article 18(7) of Regulation (EU) No 1024/2013 are being or have been committed by an undertaking having its head office in an euro area Member State, the ECB shall exercise the relevant investigations in accordance with the following provisions.
3. On completion of an investigation and before a proposal for a complete draft decision is prepared and submitted to the Supervisory Board, the ECB, in its capacity to investigate breaches in the field of supervision, shall notify the undertaking concerned in writing of the findings under the investigation carried out and of any objections raised thereto.

In the notification referred to in the first subparagraph, the ECB, in its capacity to investigate breaches in the field of supervision, shall inform the undertaking concerned of its right to make submissions in writing to the ECB on the factual results and the objections raised against the entity as set out therein, including the individual provisions which have been allegedly infringed, and it shall set a reasonable time limit for making such submissions. The ECB shall not be obliged to take into account written submissions made after the time limit set by the ECB in its capacity to investigate breaches in the field of supervision has expired.

The ECB, in its capacity to investigate breaches in the field of supervision may also, following notification in accordance with the first subparagraph, invite the undertaking concerned to attend an oral hearing. The parties subject to investigation may be represented and/or assisted by lawyers or other qualified persons at the hearing. Oral hearings shall not be held in public.

The right of access to the file by the undertaking concerned under investigation shall be guaranteed. It shall not extend to confidential information.

4. The Supervisory Board shall propose a complete draft decision to the Governing Council, determining whether or not the undertaking concerned has committed a breach and specifying the sanctions to be imposed, if any, in accordance with the procedure under Article 26(8) of Regulation (EU) No 1024/2013.
5. The undertaking concerned shall have the right to request a review by the Administrative Board of Review of the decision taken by the Governing Council pursuant to paragraph 4, in accordance with the procedure laid down in Article 24 of Regulation (EU) No 1024/2013.

Article 4c

***Specific time limits for sanctions imposed by the ECB
in the exercise of its supervisory tasks***

1. By way of derogation from Article 4, the right to take a decision to impose a sanction in case of a breach of an ECB decision or regulation relating to its supervisory tasks, shall expire five years after the infringement occurred or, in the case of a continued infringement, five years after the infringement ceased.
2. Any action taken by the ECB for the purposes of the investigation or proceedings with respect to an infringement shall cause the time limit laid down in paragraph 1 to be interrupted. The limitation period shall be interrupted with effect from the date on which the action is notified to the supervised entity concerned. Each interruption shall cause the time limit to recommence. However, the time limit shall not exceed a period of 10 years after the infringement occurred or, in the case of a continued infringement, 10 years after the infringement ceased.
3. The time limits described in the preceding paragraphs can be extended if:
 - (a) a decision of the Governing Council is subject to review before the Administrative Board of Review or appeal proceedings before the Court of Justice of the European Union; or
 - (b) criminal proceedings are pending against the concerned undertaking in connection with the same facts. In such a case, the time limits described

in the previous paragraphs shall be extended for the period of time it takes for the Administrative Board of Review or the Court of Justice to review the decision or until conclusion of the criminal proceedings against the concerned undertaking.

4. The right of the ECB to enforce a decision to impose a sanction shall expire five years after such decision has been taken. Any action of the ECB designed to enforce payment or payment terms and conditions under the imposed sanction shall cause the limitation period for the enforcement to be interrupted.
5. The limitation period for the enforcement of sanctions shall be suspended:
 - (a) until the deadline for payment of the imposed sanction has passed;
 - (b) if enforcement of payment of the imposed sanction is suspended pursuant to a decision of the Governing Council or of the Court of Justice.

Article 5 ***Judicial review***

The Court of Justice of the European Communities shall have unlimited jurisdiction within the meaning of Article 172 of the Treaty over the review of final decisions whereby a sanction is imposed.

Article 6 ***General provisions and regulatory power***

1. In the event of a conflict between the provisions of this Regulation and the provisions of other Council Regulations enabling the ECB to impose sanctions, the provisions of the latter shall prevail.
2. Subject to the limits and conditions laid down in this Regulation, the ECB may adopt regulations to specify further the arrangements whereby sanctions may be imposed in accordance with this Regulation as well as guidelines to coordinate and harmonise the procedures in relation to the conduct of the infringement procedure.

Article 7
Final provisions

This Regulation shall enter into force on the day of its publication in the Official Journal of the European Communities.

Article 6(2) shall apply from the date of entry into force of this Regulation. The remaining Articles shall apply from 1 January 1999.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

REGULATION (EU) NO 1163/2014 OF THE EUROPEAN CENTRAL BANK

OF 22 OCTOBER 2014

ON SUPERVISORY FEES

(ECB/2014/41)*

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 the second subparagraph of Article 4(3), Article 30 and the second subparagraph of Article 33(2) thereof,

Having regard to the public consultation and to the analysis carried out in accordance with Article 30(2) of Regulation (EU) No 1024/2013,

Whereas:

- (1) Regulation (EU) No 1024/2013 establishes a Single Supervisory Mechanism (SSM) composed of the European Central Bank (ECB) and national competent authorities (NCAs).
- (2) Pursuant to Regulation (EU) No 1024/2013, the ECB is responsible for the effective and consistent functioning of the SSM for all credit institutions, financial holding companies and mixed financial holding companies in all euro area Member States as well as in non-euro area Member States which enter into close cooperation with the ECB. The rules and procedures governing the cooperation between the ECB and NCAs within the SSM and with national designated authorities are laid down in Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17)².

* OJ L 311, 31.10.2014, p. 23.

1 OJ L 287, 29.10.2013, p. 63.

2 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) (OJ L 141, 14.5.2014, p. 1).

- (3) Article 30 of Regulation (EU) No 1024/2013 provides for the levying of an annual supervisory fee by the ECB on credit institutions established in the participating Member States and on branches established in a participating Member State by a credit institution established in a non-participating Member State. The fees levied by the ECB should cover, and not exceed, expenditure incurred by the ECB in relation to the tasks conferred on it under Articles 4 to 6 of Regulation (EU) No 1024/2013.
- (4) The annual supervisory fee should comprise an amount to be paid annually by all credit institutions established in the participating Member States and branches established in a participating Member State by a credit institution established in a non-participating Member State that are supervised within the SSM.
- (5) Within the SSM, the supervisory responsibilities of the ECB and each NCA are allocated on the basis of the significance of the supervised entities.
- (6) The ECB has direct supervisory competence in respect of significant credit institutions, financial holding companies, mixed financial holding companies established in participating Member States, and branches located in participating Member States of significant credit institutions established in non-participating Member States.
- (7) The ECB also oversees the functioning of the SSM, which includes all credit institutions, whether significant or less significant. The ECB is exclusively competent in relation to all credit institutions established in the participating Member States to authorise entities to take up the business of a credit institution, to withdraw authorisations and to assess acquisitions and disposals of qualifying holdings.
- (8) The NCAs are responsible for the direct supervision of less significant supervised entities, without prejudice to the ECB's power to exercise direct supervision in specific cases where this is necessary for the consistent application of high supervisory standards. When allocating the amount to be recovered via supervisory fees between the categories of significant supervised entities and less significant supervised entities, this sharing of supervisory responsibilities within the SSM and the related expenditure incurred by the ECB is taken into account.

- (9) Article 33(2) of Regulation (EU) No 1024/2013 requires the ECB to publish by means of regulations and decisions the detailed operational arrangements for the implementation of the tasks conferred upon it by Regulation (EU) No 1024/2013.
- (10) According to Article 30(3) of Regulation (EU) No 1024/2013 the fees are to be based on objective criteria relating to the importance and risk profile of the credit institutions concerned, including risk weighted assets.
- (11) The fees are to be calculated at the highest level of consolidation within participating Member States. This means that when credit institutions are part of a supervised group established in the participating Member States, one fee shall be calculated and paid at group level.
- (12) In calculating the annual supervisory fee, subsidiaries established in non-participating Member States should not be taken into account. In this respect, and in order to determine the relevant fee factors of a supervised group, sub-consolidated data for all subsidiaries and operations controlled by the parent undertaking in the participating Member States should be provided. However, the costs of producing such sub-consolidated data may be high and, for this reason, supervised entities should be able to opt for a fee calculated on the basis of data provided at the highest level of consolidation within the participating Member States including subsidiaries established in non-participating Member States, even if this might result in a higher fee.
- (13) The institutions referred to in Article 2(5) of Directive 2013/36/EU of the European Parliament and of the Council³ are excluded from the supervisory tasks conferred on the ECB in accordance with Regulation (EU) No 1024/2013 and, therefore, the ECB will not levy fees on them.
- (14) A regulation has general application, is binding in its entirety and directly applicable in all euro area Member States. It is thus the appropriate legal instrument to lay down the practical arrangements for the implementation of Article 30 of Regulation (EU) No 1024/2013.

3 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 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).

(15) In line with Article 30(5) of Regulation (EU) No 1024/2013, this Regulation is without prejudice to the right of NCAs to levy fees in accordance with national law and, to the extent supervisory tasks have not been conferred on the ECB, or in respect of costs of cooperating with and assisting the ECB and acting on its instructions, in accordance with relevant Union law and subject to the arrangements made for the implementation of Regulation (EU) No 1024/2013, including Articles 6 and 12 thereof,

HAS ADOPTED THIS REGULATION:

PART I

GENERAL PROVISIONS

Article 1

Subject matter and scope

1. This Regulation lays down:
 - (a) the arrangements for calculating the total amount of the annual supervisory fees to be levied in respect of supervised entities and supervised groups;
 - (b) the methodology and criteria for calculating the annual supervisory fee to be borne by each supervised entity and each supervised group;
 - (c) the procedure for the collection by the ECB of the annual supervisory fees.
2. The total amount of the annual supervisory fees shall encompass the annual supervisory fee in respect of each significant supervised entity or group and each less significant supervised entity or group and shall be calculated by the ECB at the highest level of consolidation within the participating Member States.

Article 2

Definitions

For the purposes of this Regulation, the definitions contained in Regulation (EU) No 1024/2013 and Regulation (EU) No 468/2014 (ECB/2014/17) shall apply, unless otherwise provided for, together with the following definitions:

1. 'annual supervisory fee' means the fee payable in respect of each supervised entity and each supervised group as calculated in accordance with the arrangements set out in Article 10(6);
2. 'annual costs' means the amount, as determined in accordance with the provisions of Article 5, to be recovered by the ECB via the annual supervisory fees for a specific fee period;
3. 'fee debtor' means the fee-paying credit institution or fee-paying branch determined in accordance with Article 4 and to which the fee notice is addressed;
4. 'fee factors' means the data related to a supervised entity or a supervised group defined in Article 10(3)(a) which are used to calculate the annual supervisory fee;
5. 'fee notice' means a notice specifying the annual supervisory fee payable by and issued to the relevant fee debtor in accordance with this Regulation;
6. 'fee-paying credit institution' means a credit institution established in a participating Member State;
7. 'fee-paying branch' means a branch established in a participating Member State by a credit institution established in a non-participating Member State;
8. 'fee period' means a calendar year;
9. 'first fee period' means the period of time between the date on which the ECB assumes the tasks conferred on it under Regulation (EU) No 1024/2013 and the end of the calendar year in which the ECB assumes these tasks;
10. 'group of fee-paying entities' means (i) a supervised group and (ii) a number of fee-paying branches that are deemed to be one branch in accordance with Article 3(3);
11. 'Member State' means a Member State of the Union;
12. 'total assets' means the total value of assets as determined in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17). In the case of a group of fee-paying entities, total assets excludes subsidiaries established in non-participating Member States and third countries;

13. ‘total risk exposure’ means, with reference to a group of fee-paying entities and to a fee-paying credit institution that is not part of a group of fee-paying entities, the amount determined at the highest level of consolidation within the participating Member States and calculated by application of Article 92(3) of Regulation (EU) No 575/2013 of the European Parliament and of the Council⁴.

Article 3

General obligation to pay the annual supervisory fee

1. The ECB shall levy an annual supervisory fee in respect of each supervised entity and each supervised group for each fee period.
2. The annual supervisory fee for each supervised entity and supervised group will be specified in a fee notice issued to and payable by the fee debtor. The fee debtor will be the addressee of the fee notice and of any notice or communication from the ECB with regard to supervisory fees. The fee debtor will be responsible for paying the annual supervisory fee.
3. Two or more fee-paying branches established by the same credit institution in the same participating Member State are deemed to be one branch. Fee-paying branches of the same credit institution established in different participating Member States are not deemed to be one branch.
4. Fee-paying branches shall be deemed to be separate from subsidiaries of the same credit institution established in the same participating Member State for the purposes of this Regulation.

Article 4

Fee debtor

1. The fee debtor in respect of the annual supervisory fee is:
 - (a) the fee-paying credit institution, in the case of a fee-paying credit institution that is not part of a supervised group;

4 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).

- (b) the fee-paying branch, in the case of a fee-paying branch that is not combined with another fee-paying branch;
 - (c) determined in accordance with the provisions of paragraph 2, in the case of a supervised group of fee-paying entities.
- 2. Without prejudice to the arrangements within a group of fee-paying entities with respect to the allocation of costs, a group of fee-paying entities shall be treated as one unit. Each group of fee-paying entities shall nominate the fee debtor for the whole group and shall notify the identity of the fee debtor to the ECB. The fee debtor shall be established in a participating Member State. Such notification shall be considered valid only if:
 - (a) it states the names of all supervised entities of the group covered by the notification;
 - (b) it is signed on behalf of all supervised entities of the group;
 - (c) it reaches the ECB by 1 July of each year at the latest, in order to be taken into account for the issuance of the fee notice in respect of the following fee period.

If more than one notification per group of fee-paying entities reaches the ECB in time, the notification received by the ECB closest to but prior to the deadline shall prevail.

- 3. Without prejudice to paragraph 2, the ECB reserves the right to determine the fee debtor.

PART II

EXPENDITURE AND COSTS

Article 5 *Annual costs*

- 1. The annual costs shall be the basis for determining the annual supervisory fees and they shall be recovered via the payment of such annual supervisory fees.

2. The amount of the annual costs shall be determined on the basis of the amount of the annual expenditure consisting of any expenses incurred by the ECB in the relevant fee period that are directly or indirectly related to its supervisory tasks.

The total amount of the annual supervisory fees shall cover, but not exceed, the expenditure incurred by the ECB in relation to its supervisory tasks in the relevant fee period.

3. When determining the annual costs, the ECB shall take into account:
 - (a) any fee amounts related to previous fee periods that were not collectible;
 - (b) any interest payments received in accordance with Article 14;
 - (c) any amounts received or refunded in accordance with Article 7(3).

Article 6 *Estimating and determining the annual costs*

1. Without prejudice to its reporting obligations under Regulation (EU) No 1024/2013, the ECB shall by the end of each calendar year calculate the estimated annual costs in respect of the fee period for the following calendar year.
2. Within four months after the end of each fee period the ECB shall determine the actual annual costs for that fee period.
3. The estimated annual costs and actual annual costs shall serve as a basis for the calculation of the total amount of the annual supervisory fees referred to in Article 9(1).

PART III

DETERMINING THE ANNUAL SUPERVISORY FEE

Article 7

New supervised entities or change of status

1. Where a supervised entity or a supervised group is supervised for only part of the fee period, the annual supervisory fee shall be calculated by reference to the number of full months of the fee period for which the supervised entity or the supervised group is supervised.
2. Where, following an ECB decision to such effect, the status of a supervised entity or a supervised group changes from significant to less significant, or vice versa, the annual supervisory fee shall be calculated on the basis of the number of months for which the supervised entity or the supervised group was a significant or less significant entity or group at the last day of the month.
3. Where the amount of the annual supervisory fee levied deviates from the amount of the fee calculated in accordance with paragraphs 1 or 2, a refund to the fee debtor shall be paid, or an additional invoice shall be issued by the ECB to be paid by the fee debtor.

Article 8

Split of annual costs between significant and less significant supervised entities

1. In order to calculate the annual supervisory fee payable in respect of each supervised entity and supervised group the annual costs shall be split into two parts, one for each category of supervised entities and supervised groups, as follows:
 - (a) the annual costs to be recovered from significant supervised entities;
 - (b) the annual costs to be recovered from less significant supervised entities.
2. The split of the annual costs in accordance with paragraph 1 shall be made on the basis of the costs allocated to the relevant functions which perform the direct supervision of significant supervised entities and the indirect supervision of less significant supervised entities.

Article 9
Amount to be levied

1. The total amount of the annual supervisory fees to be levied by the ECB shall be the sum of:
 - (a) the estimated annual costs for the current fee period based on the approved budget for the fee period;
 - (b) any surplus or deficit from the previous fee period determined by deducting the actual annual costs incurred in respect of the previous fee period from estimated annual costs levied for the previous fee period.
2. For each category of supervised entities and supervised groups, the ECB shall decide the total amount to be levied via the annual supervisory fees, which shall be published on its website by 30 April of the relevant fee period.

Article 10
*Annual supervisory fee payable in respect of supervised entities
or supervised groups*

1. The annual supervisory fee payable in respect of each significant supervised entity or significant supervised group shall be determined by allocating the amount to be levied on the category of significant supervised entities and significant supervised groups to the individual significant supervised entities and significant supervised groups on the basis of their fee factors.
2. The annual supervisory fee payable in respect of each less significant supervised entity or less significant supervised group shall be determined by allocating the amount to be levied on the category of less significant supervised entities and less significant supervised groups to the individual less significant supervised entities and less significant supervised groups on the basis of their fee factors.
3. The fee factors at the highest level of consolidation within the participating Member States shall be calculated on the following basis.
 - (a) The fee factors used to determine the annual supervisory fee payable in respect of each supervised entity or supervised group shall be the amount at the reference date of:

- (i) total assets;
 - (ii) total risk exposure. In the case of a fee-paying branch, total risk exposure is considered zero.
- (b) The data regarding the fee factors shall be determined and collected in accordance with an ECB decision outlining the applicable methodology and procedures. This decision shall be published on the ECB website.
- (c) For the purpose of the calculation of fee factors, supervised groups should – as a rule – exclude assets of subsidiaries located in non-participating Member States and third countries. Supervised groups may decide not to exclude such assets for the determination of fee factors.
- (d) For supervised entities or supervised groups classified as less significant on the basis of Article 6(4) of Regulation (EU) No 1024/2013, the fee factor of total assets shall not exceed EUR 30 billion.
- (e) The relative weighting used in respect of the fee factors shall be:
- (i) total assets: 50%;
 - (ii) total risk exposure: 50%.
4. The fee debtors shall provide the fee factors with a reference date of 31 December of the preceding year and submit the required data to the NCA concerned for the calculation of the annual supervisory fees by the ECB by close of business on 1 July of the year following the said reference date or on the next business day if 1 July is not a business day. Where supervised entities prepare their annual accounts based on an accounting year-end which deviates from the calendar year, the fee debtors may provide fee factors with a reference date of their accounting year-end. NCAs shall submit these data to the ECB in accordance with procedures to be established by the ECB. The sum of all fee debtors' total assets and the sum of all fee debtors' total risk exposure shall be published on the ECB's website.
5. In the event that a fee debtor fails to provide the fee factors, the ECB shall determine the fee factors in accordance with the methodology set out in the

ECB decision. Failure to provide the fee factors as provided in paragraph 4 of this Article shall be considered as a breach of this Regulation.

6. The calculation of the annual supervisory fee payable by each fee debtor shall be performed as outlined below.
 - (a) The annual supervisory fee is the sum of the minimum fee component and the variable fee component.
 - (b) The minimum fee component is calculated as a fixed percentage of the total amount of the annual supervisory fees for each category of supervised entities and supervised groups, as determined in accordance with Articles 8 and 9. For the category of significant supervised entities and significant supervised groups, the fixed percentage is 10%. This amount is split equally among all fee debtors. For significant supervised entities and significant supervised groups with total assets of EUR 10 billion or less, the minimum fee component is halved. For the category of less significant supervised entities and less significant supervised groups, the fixed percentage is 10%. This amount is split equally among all fee debtors. The minimum fee component represents the lower limit of the annual supervisory fee per fee debtor.
 - (c) The variable fee component is the difference between the total amount of the annual supervisory fees for each category of supervised entities, as determined in accordance with Articles 8 and 9, and the minimum fee component for the same category. The variable fee component is allocated to individual fee debtors in each category according to each fee debtor's share in the sum of all fee debtors' weighted fee factors as determined pursuant to paragraph 3.

On the basis of the calculation performed in accordance with the preceding paragraphs and of the fee factors provided in accordance with paragraph 4 of this Article, the ECB shall decide on the annual supervisory fee to be paid by each fee debtor. The annual supervisory fee to be paid will be communicated to the fee debtor via the fee notice.

PART IV

COOPERATION WITH NCAs

Article 11

Cooperation with NCAs

1. The ECB shall communicate with the NCAs before deciding on the final fee level to ensure that supervision remains cost-effective and reasonable for all credit institutions and branches concerned. For this purpose, the ECB shall develop and implement an appropriate channel of communication in cooperation with the NCAs.
2. NCAs shall assist the ECB in levying fees if the ECB so requests.
3. In the case of credit institutions in a participating non-euro area Member State whose close cooperation with the ECB is neither suspended nor terminated, the ECB shall issue instructions to the NCA of that Member State regarding the collection of fee factors and invoicing of the annual supervisory fee.

PART V

INVOICING

Article 12

Fee notice

1. A fee notice shall be issued annually by the ECB to each fee debtor.
2. The fee notice shall specify the means by which the annual supervisory fee shall be paid. The fee debtor shall comply with the requirements set out in the fee notice with respect to the payment of the annual supervisory fee.
3. The amount due under the fee notice shall be paid by the fee debtor within 35 days of the date of issuance of the fee notice.

Article 13

Notification of the fee notice

1. The fee debtor is responsible for keeping the contact details for the submission of the fee notice up to date and shall communicate to the ECB any changes

in the contact details (i.e. name, function, organisational unit, address, e-mail address, telephone number, fax number). The fee debtor shall communicate any changes to the contact details to the ECB by 1 July of each fee period at the latest. These contact details shall refer to a natural person or preferably to a function within the fee debtor organisation.

2. The ECB shall notify the fee notice through any of the following means: (a) electronically or by other comparable means of communication, (b) by fax, (c) by express courier service, (d) by registered mail with a form for acknowledgement, (e) by service or delivery by hand. The fee notice is valid without signature.

Article 14

Interest in case of non-payment

Without prejudice to any other remedy available to the ECB, in the event of partial payment, non-payment or non-compliance with the conditions for payment specified in the fee notice, interest shall accrue on a daily basis on the outstanding amount of the annual supervisory fee at an interest rate of the ECB's main refinancing rate plus 8 percentage points from the date on which the payment was due.

PART VI

FINAL PROVISIONS

Article 15

Sanctions

In the event of a breach of this Regulation, the ECB may impose sanctions on supervised entities in accordance with Council Regulation (EC) No 2532/98⁵ complemented by Regulation (EU) No 468/2014 (ECB/2014/17).

Article 16

Transitional provisions

1. The fee notice for the first fee period shall be issued together with the fee notice for the 2015 fee period.

⁵ Council Regulation (EC) No 2532/98 of 23 November 1998 concerning the powers of the European Central Bank to impose sanctions (OJ L 318, 27.11.1998, p. 4).

2. To enable the ECB to start levying the annual supervisory fee, each group of fee-paying entities shall nominate the fee debtor for the group and shall notify the identity of the fee debtor to the ECB by 31 December 2014, in accordance with Article 4(2).
3. The fee debtor shall submit the data mentioned in Article 13(1) for the first time by 1 March 2015.

Article 17
Report and review

1. In accordance with Article 20(2) of Regulation (EU) No 1024/2013, the ECB shall submit a report on the envisaged evolution of the structure and amount of the annual supervisory fees each year to the European Parliament, the Council of the European Union, the European Commission and the Euro Group.
2. The ECB shall conduct a review of this Regulation, in particular regarding the methodology and criteria for calculating the annual supervisory fees to be levied on each supervised entity and group, by 2017.

Article 18
Entry into force

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

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

Done at Frankfurt am Main, 22 October 2014.

For the Governing Council of the ECB

The President of the ECB
Mario DRAGHI

DECISION (EU) 2015/530 OF THE EUROPEAN CENTRAL BANK

OF 11 FEBRUARY 2015

ON THE METHODOLOGY AND PROCEDURES FOR THE DETERMINATION AND COLLECTION OF DATA REGARDING FEE FACTORS USED TO CALCULATE ANNUAL SUPERVISORY FEES (ECB/2015/7)*

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 the second subparagraph of Article 4(3), Article 30 and the second subparagraph of Article 33(2) thereof,

Having regard to Regulation (EU) No 1163/2014 of the European Central Bank of 22 October 2014 on supervisory fees (ECB/2014/41)², and in particular Article 10(3)(b), Article 10(4) and (5) thereof,

Whereas:

- (1) In accordance with Article 30(3) of Regulation (EU) No 1024/2013, the annual supervisory fees to be levied on credit institutions established in the participating Member States or branches established in a participating Member State by a credit institution established in a non-participating Member State will be calculated at the highest level of consolidation within participating Member States and will be based on objective criteria relating to the importance and risk profile of the credit institution concerned, including its risk weighted assets.
- (2) In accordance with Article 10(3)(a) of Regulation (EU) No 1163/2014 (ECB/2014/41), the fee factors used to determine the individual annual supervisory fee payable in respect of each supervised entity or supervised group will be the amount, as at the end of the calendar year, of: (i) total assets; and (ii) total risk exposure.

* OJ L 84, 28.3.2015, p. 67.

1 OJ L 287, 29.10.2013, p. 63.

2 OJ L 311, 31.10.2014, p. 23.

- (3) Article 10(3)(b) of Regulation (EU) No 1163/2014 (ECB/2014/41) provides that data regarding the fee factors will be determined and collected in accordance with a decision of the European Central Bank (ECB) outlining the applicable methodology and procedures.
- (4) Pursuant to Article 30 of Regulation (EU) No 1024/2013, for the purpose of the calculation of fee factors supervised groups should, as a rule, exclude assets of subsidiaries located in non-participating Member States and third countries. In accordance with Article 10(3)(c) of Regulation (EU) No 1163/2014 (ECB/2014/41), supervised groups may decide not to exclude such assets for the determination of fee factors. However, the cost of making such a calculation should not exceed the expected reduction in the supervisory fee.
- (5) Article 10(4) of Regulation (EU) No 1163/2014 (ECB/2014/41) states that national competent authorities (NCAs) are to submit data regarding the fee factors to the ECB in accordance with procedures to be established by the ECB.
- (6) Article 10(5) of Regulation (EU) No 1163/2014 (ECB/2014/41) states that if a fee debtor fails to provide the fee factors the ECB will determine the fee factors in accordance with procedures to be established by the ECB.
- (7) Accordingly, this Decision should lay down the methodology and procedures for the determination and collection of data regarding the fee factors and the calculation of fee factors, including in cases where the fee debtor fails to provide them, as well as procedures for the submission of fee factors by NCAs to the ECB. In particular, the format, frequency and timing of such submission, as well as the types of quality checks that NCAs should perform before submitting fee factors to the ECB, should be specified.
- (8) For the calculation of the annual supervisory fees payable in respect of each supervised entity and supervised group, the fee debtors should submit data regarding the fee factors to NCAs based on the templates set out in Annexes I and II to this Decision.
- (9) It is necessary to set up a procedure to carry out technical amendments to the Annexes to this Decision in an effective manner, provided that such amendments neither change the underlying conceptual framework nor affect the reporting burden. Account should be taken of the views of the Statistics Committee (STC) of the European System of Central Banks (ESCB) when

following this procedure. NCAs and other ESCB Committees will therefore be able to propose such technical amendments to the Annexes through the STC,

HAS ADOPTED THIS DECISION:

Article 1

Subject matter and scope

This Decision lays down the methodology and the procedures referred to in Article 10 of Regulation (EU) No 1163/2014 (ECB/2014/41) for the determination and collection of data regarding the fee factors used for the calculation of the annual supervisory fees to be levied in respect of supervised entities and supervised groups and the submission of the fee factors by the fee debtors, as well as procedures for the submission of such data by NCAs to the ECB.

This Decision applies to fee debtors and NCAs.

Article 2

Definitions

For the purposes of this Decision, the definitions contained in Article 2 of Regulation (EU) No 1163/2014 (ECB/2014/41) shall apply, unless otherwise provided for, together with the following definition:

‘working day’ means a day which is not a Saturday, Sunday or a public holiday in the Member State where the relevant NCA is established.

Article 3

Templates for the reporting of the fee factors to NCAs by the fee debtors

The fee factors shall be submitted to the NCAs by the fee debtors using the templates set out in Annexes I and II to this Decision. Auditor’s statements in accordance with Article 7 shall also be submitted to the NCAs. In the case of a group of fee-paying entities with subsidiaries established in non-participating Member States or third countries, the fee debtors shall provide an explanation of the method used for the determination of the fee factors in accordance with Article 10(3)(c) of Regulation (EU) No 1163/2014 (ECB/2014/41) in the space allocated for this purpose in the template.

Article 4
Remittance dates

1. NCAs shall submit data regarding the fee factors to the ECB at the latest by close of business on the 10th working day following the remittance dates referred to in Article 10(4) of Regulation (EU) No 1163/2014 (ECB/2014/41). Thereafter, the ECB shall verify the data received within five working days of receipt. If so requested by the ECB, NCAs shall explain or clarify the data. The ECB will finalise the data on the 15th working day following the relevant remittance date.
2. Upon the ECB finalising the data in accordance with paragraph 1, it shall grant the fee debtors access to the finalised data. The fee debtors shall be given five working days in which to comment on the fee factors data in the event that they consider that data to be incorrect. Thereafter, the fee factors will be applied for the calculation of the annual supervisory fees.

Article 5
Data quality checks

NCAs shall monitor and ensure the quality and reliability of the data regarding the fee factors submitted to the ECB. NCAs shall apply quality control checks to assess whether the fee factors have been calculated in line with the methodology set out in Article 7. The ECB shall not correct or modify data regarding the fee factors provided by the fee debtors. Any corrections or modifications to the data shall be undertaken by the fee debtors and submitted by them to the NCAs. NCAs shall submit to the ECB any corrected or modified data received by them. When submitting data regarding the fee factors, NCAs shall: (a) provide information on any significant developments implied by such data; and (b) communicate to the ECB the reasons for any significant corrections or modifications to it.

Article 6
Reporting frequency and first reporting reference date

Data regarding the fee factors shall be submitted by the fee debtors to the NCAs on an annual basis. The first reporting reference date for the fee factors is 31 December 2014.

Article 7
Methodology for the calculation of the fee factors

1. The total risk exposure figure to be reported shall be derived from the regular reporting undertaken pursuant to Commission Implementing Regulation (EU) No 680/2014³. The following specific calculation requirements shall apply.
 - (a) For a supervised group that does not have subsidiaries established in non-participating Member States or third countries, the group's total risk exposure shall be determined by reference to the common solvency ratio reporting (COREP) 'own funds requirements' template set out in Annex I to Implementing Regulation (EU) No 680/2014 (hereinafter the 'own funds requirements template').
 - (b) For a supervised group that has subsidiaries established in non-participating Member States or third countries, the group's total risk exposure shall be determined by reference to the own funds requirements template, with the option to deduct the contribution to the group's total risk exposure of those subsidiaries which are established in non-participating Member States or third countries with reference to the COREP 'group solvency: information on affiliates' template set out in Annex I to Implementing Regulation (EU) No 680/2014. If the data on the contribution of subsidiaries established in non-participating Member States or third countries is not available in the COREP 'group solvency: information on affiliates' template for the purpose of calculation of supervisory fees, fee debtors may submit this data themselves to NCAs.
 - (c) If the fee-paying credit institution is not part of a supervised group, the institution's total risk exposure shall be determined by reference to the own funds requirements template.
2. The total assets figure to be reported should correspond to the amount of total assets stipulated in Article 51 of Regulation (EU) No 468/2014 of the

³ 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).

European Central Bank (ECB/2014/17)⁴. If total assets cannot be determined by reference to that Article, it shall be determined on the basis of the following data.

- (a) For a supervised group that only has subsidiaries established within the participating Member States, the reporting packages used by the supervised entities for preparing consolidated accounts at group level shall be used to determine total assets. An auditor shall certify the supervised group's total assets by carrying out appropriate verification of the reporting packages.
 - (b) For a fee-paying credit institution that is not part of a supervised group but has a parent established in non-participating Member State or a third country, the reporting packages used by the fee-paying credit institution for preparing consolidated accounts at group level shall be used to determine total assets. An auditor shall certify the fee-paying credit institution's total assets by carrying out appropriate verification of the reporting packages.
 - (c) In the event that total assets of a fee-paying branch is calculated on the basis of statistical data reported pursuant to Regulation (EU) No 1071/2013 of the European Central Bank (ECB/2013/33)⁵, an auditor shall certify the total assets of the fee-paying branch by carrying out appropriate verification of its financial accounts.
3. For a supervised group that has subsidiaries established in non-participating Member States or third countries, its total assets shall be determined in accordance with one of the following options.
- (a) Its total assets may be determined on the basis of Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17) (including subsidiaries established in non-participating Member States or third countries). If the total assets

4 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) (OJ L 141, 14.5.2014, p. 1).

5 Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

cannot be determined by reference to that Article, they shall be determined in accordance with Article 7(2)(a) of this Decision.

- (b) Its total assets may be determined by aggregating the total assets disclosed in the statutory financial statements of all the supervised entities established in participating Member States within the supervised group if available, or otherwise by aggregating the total assets stated in the relevant reporting package(s) used by the supervised entities or group of fee-paying credit institutions for preparing consolidated accounts at group level. To avoid double counting, the fee debtor has the option of eliminating intragroup positions among all supervised entities that are established in participating Member States of the supervised group in the consolidation process. Any goodwill included in the consolidated financial statements of the parent undertaking of a supervised group should be included in the aggregation; the exclusion of goodwill allocated to subsidiaries established in non-participating Member States or third countries is optional. Where a fee debtor uses statutory financial statements, an auditor shall certify that the total assets correspond to the total assets disclosed in the audited statutory financial statements of the single supervised entities. Where a fee debtor uses reporting packages, an auditor shall certify the total assets used for the calculation of the annual supervisory fees by carrying out appropriate verification of the reporting packages used. In all cases, the auditor shall confirm that the aggregation process does not deviate from the procedure laid down in this Decision and that the calculation performed by the fee debtor is coherent with the accounting method used to consolidate the accounts of the group of fee-paying entities.

Article 8

Determination of fee factors by the ECB in the event of non-provision or non-submission of required corrections or modifications

In the event that a fee factor is not reported or required corrections or modifications are not submitted by a fee debtor, the ECB will use information available to it to determine the missing fee factor.

Article 9

Simplified amendment procedure

Taking the views of the STC into account, the ECB's Executive Board shall be entitled to make any technical amendments to the Annexes to this Decision, provided

that such amendments neither change the underlying conceptual framework nor affect the reporting burden on the fee debtors. The Executive Board shall inform the Governing Council of any such amendment without undue delay.

Article 10
Entry into force

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

Done at Frankfurt am Main, 11 February 2015.

The President of the ECB
Mario DRAGHI

ANNEX I

	CALCULATION OF FEES	Reference period		NAME	
	TOTAL RISK EXPOSURE	Date		MFI Code	
				LEI code	
Item		Type of institution	Source for risk exposure amount	Risk exposure amount	Comments
		010	020	030	040
010	TOTAL RISK EXPOSURE	(1), (2), (3) or (4)	COREP C 02.00, row 010		
020	CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries	(4)	COREP C 06.02, col 250 (SUM)		
021	Entity 1	(4)			
.	Entity 2	(4)			
.	Entity 3	(4)			
N	Entity N	(4)			
030	TOTAL RISK EXPOSURE AMOUNT of the supervised group deducting the CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries: Item 030 is equal to 010 minus 020	(4)			

Please ensure that this template is completed in accordance with the instructions provided separately.

ANNEX 2

	CALCULATION OF FEES	Reference period		NAME	
	TOTAL ASSETS	Date		MFI Code	
				LEI code	
Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)	(1), (2), (3), (4), (5)			
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision	(6) or (7)			
030	TOTAL ASSETS in accordance with Article 7(3) (b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034	(8)			
031	Total assets of all group entities established in participating Member States				
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) – optional				

Please ensure that this template is completed in accordance with the instructions provided separately.

ANNEX 2 (cont'd)

	CALCULATION OF FEES	Reference period		NAME	
	TOTAL ASSETS	Date		MFI Code	
				LEI code	
Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group – obligatory				
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries – optional				
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).	(9)			

REGULATION (EU) 2015/534 OF THE EUROPEAN CENTRAL BANK

OF 17 MARCH 2015

ON REPORTING OF SUPERVISORY FINANCIAL INFORMATION (ECB/2015/13)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit 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

* OJ L 86, 31.3.2015, p. 13.

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).

ECB/2014/29 by further specifying the requirements concerning the reporting of supervisory financial information.

- (2) Implementing Regulation (EU) No 680/2014 lays down uniform requirements for all institutions subject to Regulation (EU) No 575/2013 in relation to supervisory reporting to competent authorities for specific areas set out in Article 1 of Implementing Regulation (EU) No 680/2014. One of these areas is financial information on a consolidated basis. Under Article 99(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis is mandatory for credit institutions that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 of the European Parliament and of the 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.

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).

- (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 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

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).

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).

reported by branches established in a participating Member State by a credit institution established in a non-participating Member State to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).

- (8) Article 6(4) of Regulation (EU) No 1024/2013 provides that the ECB shall have supervisory powers in respect of credit institutions, financial holding companies or mixed financial holding companies, or branches which are established in participating Member States of credit institutions established in non-participating Member States. Therefore, branches established in a participating Member State by a credit institution from a third country are not within the supervisory tasks conferred on the ECB. Consequently, these branches should not be subject to the reporting requirements in this Regulation. In addition, branches established in a participating Member State by a credit institution from another participating Member State should be excluded from these reporting requirements, because they are intended to be applied at the level of the supervised entity that has established the branch.
- (9) The requirements laid down in this Regulation concerning significant and less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State, should be aimed at ensuring that these supervised entities report a common minimum set of information to NCAs and not at imposing uniform reporting requirements. It may be appropriate for NCAs to collect the necessary minimum information as part of a broader reporting framework which they establish in accordance with the relevant Union or national law and which also serves purposes other than supervisory purposes, such as statistical purposes.
- (10) For the exercise of the ECB's tasks, it is necessary to receive financial information from less significant supervised groups, other than those that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with Article 6(2) of Regulation (EC) No 1606/2002. This Regulation should therefore lay down the supervisory financial information to be reported by such groups to NCAs. In particular, the formats, frequencies, reference dates and remittance periods and the time limits regarding submission of the information concerned should be specified. These requirements should be aimed at ensuring that such supervised groups report a common minimum set of information to NCAs and not at imposing uniform reporting requirements.

- (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
The President of the ECB
Mario DRAGHI

ANNEX I

SIMPLIFIED SUPERVISORY FINANCIAL REPORTING

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

Table I

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
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

Table I (cont'd)

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

Table 2 (cont'd)

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

ANNEX II

OVER-SIMPLIFIED SUPERVISORY FINANCIAL REPORTING

- 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

Table 3 (cont'd)

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

Table 4 (cont'd)

Template number	Name of the template or of the group of templates
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	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.

ANNEX III

SUPERVISORY FINANCIAL REPORTING DATA POINTS

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


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

I BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]

I.1 ASSETS

		<i>References</i>	Carrying amount
			010
010	Cash, cash balances at central banks and other demand deposits	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Part 2.1 of Annex V to Implementing Regulation (EU) No 680/2014 (hereinafter 'Annex V')</i>	
030	Cash balances at central banks	<i>Annex V.Part 2.2</i>	
040	Other demand deposits	<i>Annex V.Part 2.3</i>	
050	Financial assets held for trading	<i>IFRS 7.8(a)(ii); IAS 39.9 Application Guidance (hereinafter 'AG') 14</i>	
060	Derivatives	<i>IAS 39.9</i>	
070	Equity instruments	<i>IAS 32.11</i>	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
100	Financial assets designated at fair value through profit or loss	<i>IFRS 7.8(a)(i); IAS 39.9</i>	
110	Equity instruments	<i>IAS 32.11</i>	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
140	Available-for-sale financial assets	<i>IFRS 7.8(d); IAS 39.9</i>	
150	Equity instruments	<i>IAS 32.11</i>	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
180	Loans and receivables	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
210	Held-to-maturity investments	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	

		<i>References</i>	Carrying amount
			010
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
240	Derivatives – Hedge accounting	<i>IFRS 7.22(b); IAS 39.9</i>	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>IAS 39.89A(a)</i>	
260	Investments in subsidiaries, joint ventures and associates	<i>IAS 1.54(e); Annex V.Part 2.4</i>	
270	Tangible assets		
280	Property, Plant and Equipment	<i>IAS 16.6; IAS 1.54(a)</i>	
290	Investment property	<i>IAS 40.5; IAS 1.54(b)</i>	
300	Intangible assets	<i>IAS 1.54(c); Article 4(1)(115) of Regulation (EU) No 575/2013 (hereinafter the ‘CRR’)</i>	
310	Goodwill	<i>IFRS 3.B67(d); Article 4(1)(113) of the CRR</i>	
320	Other intangible assets	<i>IAS 38.8, 118</i>	
330	Tax assets	<i>IAS 1.54(n-o)</i>	
340	Current tax assets	<i>IAS 1.54(n); IAS 12.5</i>	
350	Deferred tax assets	<i>IAS 1.54(o); IAS 12.5; CRR Article 4(1) (106)</i>	
360	Other assets	<i>Annex V.Part 2.5</i>	
370	Non-current assets and disposal groups classified as held for sale	<i>IAS 1.54(j); IFRS 5.38, Annex V. Part 2.6</i>	
380	TOTAL ASSETS	<i>IAS 1.9(a), IAS Implementation Guidance (hereinafter ‘IG’) 6</i>	

1.2 LIABILITIES

		<i>References</i>	Carrying amount
			010
010	Financial liabilities held for trading	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14- 15</i>	
020	Derivatives	<i>IAS 39.9, AG 15(a)</i>	
030	Short positions	<i>IAS 39.AG 15(b)</i>	
040	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30</i>	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
070	Financial liabilities designated at fair value through profit or loss	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	
080	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30</i>	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
110	Financial liabilities measured at amortised cost	<i>IFRS 7.8(f); IAS 39.47</i>	
120	Deposits	<i>Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V. Part 1.30</i>	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	
150	Derivatives – Hedge accounting	<i>IFRS 7.22(b); IAS 39.9; Annex V. Part 1.23</i>	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>IAS 39.89A(b)</i>	
170	Provisions	<i>IAS 37.10; IAS 1.54(l)</i>	
180	Pensions and other post employment defined benefit obligations	<i>IAS 19.63; IAS 1.78(d); Annex V. Part 2.7</i>	
190	Other long term employee benefits	<i>IAS 19.153; IAS 1.78(d); Annex V. Part 2.8</i>	

		<i>References</i>	Carrying amount
			010
200	Restructuring	<i>IAS 37.71, 84(a)</i>	
210	Pending legal issues and tax litigation	<i>IAS 37.Appendix C. Examples 6 and 10</i>	
220	Commitments and guarantees given	<i>IAS 37.Appendix C.9</i>	
230	Other provisions		
240	Tax liabilities	<i>IAS 1.54(n-o)</i>	
250	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>	
260	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; Article 4(1)(108) of the CRR</i>	
270	Share capital repayable on demand	<i>IAS 32 Illustrative Examples (hereinafter 'IE') 33; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 2; Annex V.Part 2.9</i>	
280	Other liabilities	<i>Annex V.Part 2.10</i>	
290	Liabilities included in disposal groups classified as held for sale	<i>IAS 1.54 (p); IFRS 5.38, Annex V. Part 2.11</i>	
300	TOTAL LIABILITIES	<i>IAS 1.9(b);IG 6</i>	

1.3 EQUITY

		<i>References</i>	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>	

		<i>References</i>	Carrying amount
			010
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

		<i>References</i>	Current period 010
010	Interest income	<i>IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21</i>	
020	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e); Annex V. Part 2.24</i>	
030	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e)</i>	
040	Available-for-sale financial assets	<i>IFRS 7.20(b); IAS 39.55(b); IAS 39.9</i>	
050	Loans and receivables	<i>IFRS 7.20(b); IAS 39.9, 39.46(a)</i>	
060	Held-to-maturity investments	<i>IFRS 7.20(b); IAS 39.9, 39.46(b)</i>	
070	Derivatives – Hedge accounting, interest rate risk	<i>IAS 39.9; Annex V.Part 2.23</i>	
080	Other assets	<i>Annex V.Part 2.25</i>	
090	(Interest expenses)	<i>IAS 1.97; Annex V.Part 2.21</i>	
100	(Financial liabilities held for trading)	<i>IFRS 7.20(a)(i), B5(e); Annex V. Part 2.24</i>	
110	(Financial liabilities designated at fair value through profit or loss)	<i>IFRS 7.20(a)(i), B5(e)</i>	
120	(Financial liabilities measured at amortised cost)	<i>IFRS 7.20(b); IAS 39.47</i>	
130	(Derivatives – Hedge accounting, interest rate risk)	<i>IAS 39.9; Annex V.Part 2.23</i>	
140	(Other liabilities)	<i>Annex V.Part 2.26</i>	
150	(Expenses on share capital repayable on demand)	<i>IFRIC 2.11</i>	
160	Dividend income	<i>IAS 18.35(b)(v); Annex V. Part 2.28</i>	
170	Financial assets held for trading	<i>IFRS 7.20(a)(i), B5(e)</i>	
180	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20(a)(i), B5(e); IAS 39.9</i>	
190	Available-for-sale financial assets	<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>	
200	Fee and commission income	<i>IFRS 7.20(c)</i>	
210	(Fee and commission expenses)	<i>IFRS 7.20(c)</i>	

		<i>References</i>	Current period
			010
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	<i>IFRS 7.20(a) (ii-v); Annex V. Part 2.97</i>	
230	Available-for-sale financial assets	<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>	
240	Loans and receivables	<i>IFRS 7.20(a)(iv); IAS 39.9, 39.56</i>	
250	Held-to-maturity investments	<i>IFRS 7.20(a)(iii); IAS 39.9, 39.56</i>	
260	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a)(v); IAS 39.56</i>	
270	Other		
280	Gains or (-) losses on financial assets and liabilities held for trading, net	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	
300	Gains or (-) losses from hedge accounting, net	<i>IFRS 7.24; Annex V. Part 2.30</i>	
310	Exchange differences [gain or (-) loss], net	<i>IAS 21.28, 52 (a)</i>	
330	Gains or (-) losses on derecognition of non financial assets, net	<i>IAS 1.34</i>	
340	Other operating income	<i>Annex V. Part 2.141-143</i>	
350	(Other operating expenses)	<i>Annex V. Part 2.141-143</i>	
355	TOTAL OPERATING INCOME, NET		
360	(Administrative expenses)		
370	(Staff expenses)	<i>IAS 19.7; IAS 1.102, IG 6</i>	
380	(Other administrative expenses)		

		<i>References</i>	Current period
			010
390	(Depreciation)	<i>IAS 1.102, 104</i>	
400	(Property, Plant and Equipment)	<i>IAS 1.104; IAS 16.73(e)(vii)</i>	
410	(Investment Properties)	<i>IAS 1.104; IAS 40.79(d)(iv)</i>	
420	(Other intangible assets)	<i>IAS 1.104; IAS 38.118(e)(vi)</i>	
430	(Provisions or (-) reversal of provisions)	<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	
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)	<i>IFRS 7.20(e)</i>	
470	(Financial assets measured at cost)	<i>IFRS 7.20(e); IAS 39.66</i>	
480	(Available- for-sale financial assets)	<i>IFRS 7.20(e); IAS 39.67</i>	
490	(Loans and receivables)	<i>IFRS 7.20(e); IAS 39.63</i>	
500	(Held to maturity investments)	<i>IFRS 7.20(e); IAS 39.63</i>	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	<i>IAS 28.40-43</i>	
520	(Impairment or (-) reversal of impairment on non-financial assets)	<i>IAS 36.126(a)(b)</i>	
530	(Property, plant and equipment)	<i>IAS 16.73(e)(v-vi)</i>	
540	(Investment properties)	<i>IAS 40.79(d)(v)</i>	
550	(Goodwill)	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>	
560	(Other intangible assets)	<i>IAS 38.118 (e)(iv)(v)</i>	
570	(Other)	<i>IAS 36.126 (a)(b)</i>	
580	Negative goodwill recognised in profit or loss	<i>IFRS 3.Appendix B64(n)(i)</i>	

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

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, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9	IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
010		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					
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					

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

	<i>References</i>	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
		IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9	IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
		010	020	030	037	040	050
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					

		<i>References</i>	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9	IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037	040	050
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						

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9	IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037	040	050
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-II, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)						
410	Other debt securities issued	Annex V.Part 2.52(e)						

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

8.2 SUBORDINATED FINANCIAL LIABILITIES

			Carrying amount	
		<i>References</i>	Designated at fair value through profit or loss	At amortised cost
			<i>IFRS 7.8(e)(i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>
			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					

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
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>				

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
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>				

II DERIVATIVES — HEDGE ACCOUNTING

II.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
			<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	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					

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V. Part 2.69</i>	<i>Annex V. Part 2.69</i>	<i>Annex V. Part 2.70, 71</i>	<i>Annex V. Part 2.72</i>
			010	020	030	040
200	Other					
210	Commodity	<i>Annex V. Part 2.67(e)</i>				
220	Other	<i>Annex V. Part 2.67(f)</i>				
230	FAIR VALUE HEDGES	<i>IFRS 7.22(b); IAS 39.86(a)</i>				
240	Interest rate	<i>Annex V. Part 2.67(a)</i>				
250	OTC options					
260	OTC other					
270	Organised market options					
280	Organised market other					
290	Equity	<i>Annex V. Part 2.67(b)</i>				
300	OTC options					
310	OTC other					
320	Organised market options					
330	Organised market other					
340	Foreign exchange and gold	<i>Annex V. Part 2.67(c)</i>				
350	OTC options					
360	OTC other					
370	Organised market options					
380	Organised market other					
390	Credit	<i>Annex V. Part 2.67(d)</i>				
400	Credit default swap					

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V. Part 2.69</i>	<i>Annex V. Part 2.69</i>	<i>Annex V. Part 2.70, 71</i>	<i>Annex V. Part 2.72</i>
			010	020	030	040
410	Credit spread option					
420	Total return swap					
430	Other					
440	Commodity	<i>Annex V. Part 2.67(e)</i>				
450	Other	<i>Annex V. Part 2.67(f)</i>				
460	CASH FLOW HEDGES	<i>IFRS 7.22(b); IAS 39.86(b)</i>				
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	<i>IFRS 7.22(b); IAS 39.86(c)</i>				
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	<i>IAS 39.89A, IE 1-31</i>				
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	<i>IAS 39 IG F6 1-3</i>				
500	DERIVATIVES-HEDGE ACCOUNTING	<i>IFRS 7.22(b); IAS 39.9</i>				
510	of which: OTC – credit institutions	<i>Annex V. Part 1.35(c), 2.75(a)</i>				
520	of which: OTC – other financial corporations	<i>Annex V. Part 1.35(d), 2.75(b)</i>				
530	of which: OTC – rest	<i>Annex V. Part 2.75(c)</i>				

18 INFORMATION ON PERFORMING AND NON-PERFORMING EXPOSURES

		<i>References</i>	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158
010	Debt securities	Annex V. Part 1.24, 26					
020	Central banks	Annex V. Part 1.35(a)					
030	General government	Annex V. Part 1.35(b)					
040	Credit institutions	Annex V. Part 1.35(c)					
050	Other financial corporations	Annex V. Part 1.35(d)					
060	Non-financial corporations	Annex V. Part 1.35(e)					
070	Loans and advances	Annex V. Part 1.24, 27					
080	Central banks	Annex V. Part 1.35(a)					
090	General government	Annex V. Part 1.35(b)					
100	Credit institutions	Annex V. Part 1.35(c)					
110	Other financial corporations	Annex V. Part 1.35(d)					
120	Non-financial corporations	Annex V. Part 1.35(e)					
130	Of which: Small and Medium-Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the SME')					
140	Of which: Commercial real estate						

		<i>References</i>	Gross carrying amount				
			Performing				
			010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158
150	Households	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)					
190	Debt securities	Annex V. Part 1.24, 26					
200	Central banks	Annex V. Part 1.35(a)					
210	General government	Annex V. Part 1.35(b)					
220	Credit institutions	Annex V. Part 1.35(c)					
230	Other financial corporations	Annex V. Part 1.35(d)					
240	Non-financial corporations	Annex V. Part 1.35(e)					
250	Loans and advances	Annex V. Part 1.24, 27					
260	Central banks	Annex V. Part 1.35(a)					
270	General government	Annex V. Part 1.35(b)					
280	Credit institutions	Annex V. Part 1.35(c)					
290	Other financial corporations	Annex V. Part 1.35(d)					
300	Non-financial corporations	Annex V. Part 1.35(e)					
310	Households	Annex V. Part 1.35(f)					

		References	Gross carrying amount			
			010	020	Performing	
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days
					Past due > 60 days <= 90 days	
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c)				
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c) (d)(e)				
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57				
350	Central banks	Annex V. Part 1.35(a)				
360	General government	Annex V. Part 1.35(b)				
370	Credit institutions	Annex V. Part 1.35(c)				
380	Other financial corporations	Annex V. Part 1.35(d)				
390	Non-financial corporations	Annex V. Part 1.35(e)				
400	Households	Annex V. Part 1.35(f)				
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58				
420	Central banks	Annex V. Part 1.35(a)				
430	General government	Annex V. Part 1.35(b)				

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

		References	Gross carrying amount						
			Unlikely to pay that are not past-due or past-due <=90 days	Performing					
				Past due >90 days <= 180 days	Past due >180 days <=1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
				060	070	080	090	100	110
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
010	Debt securities	Annex V. Part 1.24, 26							
020	Central banks	Annex V. Part 1.35(a)							
030	General government	Annex V. Part 1.35(b)							
040	Credit institutions	Annex V. Part 1.35(c)							
050	Other financial corporations	Annex V. Part 1.35(d)							
060	Non-financial corporations	Annex V. Part 1.35(e)							
070	Loans and advances	Annex V. Part 1.24, 27							
080	Central banks	Annex V. Part 1.35(a)							
090	General government	Annex V. Part 1.35(b)							
100	Credit institutions	Annex V. Part 1.35(c)							
110	Other financial corporations	Annex V. Part 1.35(d)							
120	Non-financial corporations	Annex V. Part 1.35(e)							
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the ‘SME’)							

		<i>References</i>	Gross carrying amount					
			Performing					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	Of which: defaulted	
			060	070	080	090	100	
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61
								IAS 39. 58-70
140	Of which: Commercial real estate							
150	Households	Annex V. Part 1.35(f)						
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part 1. 13 (d)(e)</i>						
190	Debt securities	<i>Annex V. Part 1.24, 26</i>						
200	Central banks	<i>Annex V. Part 1.35(a)</i>						
210	General government	<i>Annex V. Part 1.35(b)</i>						
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>						
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>						
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>						
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>						
260	Central banks	<i>Annex V. Part 1.35(a)</i>						

		References	Gross carrying amount						
			Unlikely to pay that are not past-due or past-due <=90 days	Performing					Of which: impaired
				Past due >90 days <= 180 days	Past due >180 days <=1 year	Past due >1 year	Of which: defaulted		
				060	070	080	090	100	
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
270	General government	Annex V. Part 1.35(b)							
280	Credit institutions	Annex V. Part 1.35(c)							
290	Other financial corporations	Annex V. Part 1.35(d)							
300	Non-financial corporations	Annex V. Part 1.35(e)							
310	Households	Annex V. Part 1.35(f)							
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c)							
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)							
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57							
350	Central banks	Annex V. Part 1.35(a)							
360	General government	Annex V. Part 1.35(b)							
370	Credit institutions	Annex V. Part 1.35(c)							
380	Other financial corporations	Annex V. Part 1.35(d)							

		References	Gross carrying amount							
			Performing						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				
			060	070	080	090	100	110		
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70	
390	Non-financial corporations	Annex V. Part 1.35(e)								
400	Households	Annex V. Part 1.35(f)								
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58								
420	Central banks	Annex V. Part 1.35(a)								
430	General government	Annex V. Part 1.35(b)								
440	Credit institutions	Annex V. Part 1.35(c)								
450	Other financial corporations	Annex V. Part 1.35(d)								
460	Non-financial corporations	Annex V. Part 1.35(e)								
470	Households	Annex V. Part 1.35(f)								
480	Other Commitments given	CRR Annex I; Annex V. Part 2.56, 59								
490	Central banks	Annex V. Part 1.35(a)								
500	General government	Annex V. Part 1.35(b)								

		References	Gross carrying amount						
			Performing						
			Unlikely to pay that are not past-due or past-due <=90 days	Past due >90 days <= 180 days	Past due >180 days <=1 year	Past due > 1 year	Of which: defaulted	Of which: impaired	
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
510	Credit institutions	Annex V. Part 1.35(c)							
520	Other financial corporations	Annex V. Part 1.35(d)							
530	Non-financial corporations	Annex V. Part 1.35(e)							
540	Households	Annex V. Part 1.35(f)							
550	OFF-BALANCE SHEET EXPOSURES	Annex V. Part 2.55							

		<i>References</i>	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	140	150	on non-performing exposures
							Unlikely to pay that are not past-due or past-due <= 90 days
							Past due > 90 days <= 180 days
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
010	Debt securities	Annex V. Part 1.24, 26					
020	Central banks	Annex V. Part 1.35(a)					
030	General government	Annex V. Part 1.35(b)					
040	Credit institutions	Annex V. Part 1.35(c)					
050	Other financial corporations	Annex V. Part 1.35(d)					
060	Non-financial corporations	Annex V. Part 1.35(e)					
070	Loans and advances	Annex V. Part 1.24, 27					
080	Central banks	Annex V. Part 1.35(a)					
090	General government	Annex V. Part 1.35(b)					
100	Credit institutions	Annex V. Part 1.35(c)					
110	Other financial corporations	Annex V. Part 1.35(d)					
120	Non-financial corporations	Annex V. Part 1.35(e)					
130	Of which: Small and Medium-Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the SME')					
140	Of which: Commercial real estate						

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days
						160	170
						Annex V. Part 2. 46	Annex V. Part 2. 161
150	Households	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)					
190	Debt securities	Annex V. Part 1.24, 26					
200	Central banks	Annex V. Part 1.35(a)					
210	General government	Annex V. Part 1.35(b)					
220	Credit institutions	Annex V. Part 1.35(c)					
230	Other financial corporations	Annex V. Part 1.35(d)					
240	Non-financial corporations	Annex V. Part 1.35(e)					
250	Loans and advances	Annex V. Part 1.24, 27					
260	Central banks	Annex V. Part 1.35(a)					
270	General government	Annex V. Part 1.35(b)					
280	Credit institutions	Annex V. Part 1.35(c)					

			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
				on performing exposures		on non-performing exposures	
						Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days
			130	140	150	160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
290	Other financial corporations	Annex V. Part 1.35(d)					
300	Non-financial corporations	Annex V. Part 1.35(e)					
310	Households	Annex V. Part 1.35(f)					
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b) (c)					
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b) (c)(d)(e)					
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57					
350	Central banks	Annex V. Part 1.35(a)					
360	General government	Annex V. Part 1.35(b)					
370	Credit institutions	Annex V. Part 1.35(c)					
380	Other financial corporations	Annex V. Part 1.35(d)					
390	Non-financial corporations	Annex V. Part 1.35(e)					
400	Households	Annex V. Part 1.35(f)					

		<i>References</i>	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
				on performing exposures		on non-performing exposures	
						Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days
			130	140	150	160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58					
420	Central banks	Annex V. Part 1.35(a)					
430	General government	Annex V. Part 1.35(b)					
440	Credit institutions	Annex V. Part 1.35(c)					
450	Other financial corporations	Annex V. Part 1.35(d)					
460	Non-financial corporations	Annex V. Part 1.35(e)					
470	Households	Annex V. Part 1.35(f)					
490	Central banks	Annex V. Part 1.35(a)					
500	General government	Annex V. Part 1.35(b)					

19 INFORMATION ON FORBORNE EXPOSURES

		References	Gross carrying amount of exposures with forbearance measures				
			Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation
			010	020	030	040	050
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177,</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>					
020	Central banks	<i>Annex V. Part 1.35(a)</i>					
030	General government	<i>Annex V. Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>					
080	Central banks	<i>Annex V. Part 1.35(a)</i>					
090	General government	<i>Annex V. Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					

		References	Gross carrying amount of exposures with forbearance measures				
			Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbome exposures under probation
			010	020	030	040	050
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177,</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>					
140	Of which: Commercial real estate						
150	Households	<i>Annex V. Part 1.35(f)</i>					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part 1. 13 (d)(e)</i>					
190	Debt securities	<i>Annex V. Part 1.24, 26</i>					
200	Central banks	<i>Annex V. Part 1.35(a)</i>					
210	General government	<i>Annex V. Part 1.35(b)</i>					

		References	Gross carrying amount of exposures with forbearance measures				
			Performing exposures with forbearance measures				
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation
			010	020	030	040	050
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177,</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>					
260	Central banks	<i>Annex V. Part 1.35(a)</i>					
270	General government	<i>Annex V. Part 1.35(b)</i>					
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
310	Households	<i>Annex V. Part 1.35(f)</i>					

		References	Gross carrying amount of exposures with forbearance measures					
			Performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation	
			010	020	030	040	050	
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177,</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	<i>Annex V. Part I. 13 (b)(c)</i>						
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>						
340	Loan commitments given	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>						

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

		References	Gross carrying amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
			060	070	080	090	100	110
			<i>Annex V, Part 2, 145-162</i>	<i>Annex V, Part 2, 164 (a), 179-180, 182</i>	<i>Annex V, Part 2, 164 (b), 179-182</i>	<i>CRR Article 178; Annex V, Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V, Part 2, 172(a), 157</i>
100	Credit institutions	<i>Annex V, Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V, Part 1.35(d)</i>						
120	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>						
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC						
140	Of which: Commercial real estate							
150	Households	<i>Annex V, Part 1.35(f)</i>						
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							

		References	Gross carrying amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures				
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures
				060	070	080	090	100
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180, 182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a). 157</i>
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part 1.13 (d)(e)</i>						
190	Debt securities	<i>Annex V. Part 1.24, 26</i>						
200	Central banks	<i>Annex V. Part 1.35(a)</i>						
210	General government	<i>Annex V. Part 1.35(b)</i>						
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>						
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>						
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>						
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>						
260	Central banks	<i>Annex V. Part 1.35(a)</i>						

		References	Gross carrying amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures	
			060	070	080	090	100	110
			<i>Annex V, Part 2, 145-162</i>	<i>Annex V, Part 2, 164 (a), 179-180, 182</i>	<i>Annex V, Part 2, 164 (b), 179- 182</i>	<i>CRR Article 178; Annex V, Part 2.61</i>	<i>IAS 39, 58-70</i>	<i>Annex V, Part 2, 172(a), 157</i>
270	General government	<i>Annex V, Part 1.35(b)</i>						
280	Credit institutions	<i>Annex V, Part 1.35(c)</i>						
290	Other financial corporations	<i>Annex V, Part 1.35(d)</i>						
300	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>						
310	Households	<i>Annex V, Part 1.35(f)</i>						
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	<i>Annex V, Part I, 13 (b)(c)</i>						
330	DEBT INSTRUMENTS other than HFT	<i>Annex V, Part I, 13 (b)(c)(d)(e)</i>						
340	Loan commitments given	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V, Part 2.56-57</i>						

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

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

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

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V, Part 2. 164 (b), 179-183</i>	<i>Annex V, Part 2. 162</i>	<i>Annex V, Part 2. 162</i>
010	Debt securities	<i>Annex V, Part 1. 13 (b)(c) (d)(e)</i>			
020	Central banks	<i>Annex V, Part 1.35(a)</i>			
030	General government	<i>Annex V, Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V, Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V, Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V, Part 1.24, 27</i>			
080	Central banks	<i>Annex V, Part 1.35(a)</i>			
090	General government	<i>Annex V, Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V, Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V, Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>			

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

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V, Part 2. 164 (b), 179-183</i>	<i>Annex V, Part 2. 162</i>	<i>Annex V, Part 2. 162</i>
230	Other financial corporations	<i>Annex V, Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V, Part 1.24, 27</i>			
260	Central banks	<i>Annex V, Part 1.35(a)</i>			
270	General government	<i>Annex V, Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V, Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V, Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V, Part 1.35(e)</i>			


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

ANNEX V

REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP	
Template number	Name of the template or of the group of templates
	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

I BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]

I.1 ASSETS

		<i>References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')</i>	Carrying amount
			010
010	Cash, cash balances at central banks and other demand deposits	<i>BAD Article 4. Assets (1)</i>	
020	Cash on hand	<i>Part 2.1 of Annex V to Implementing Regulation (EU) 680/2014 (hereinafter 'Annex V')</i>	
030	Cash balances at central banks	<i>BAD Article 13(2); Annex V.Part 2.2</i>	
091	Trading financial assets	<i>Annex V.Part 1.15</i>	
092	Derivatives	<i>Annex II of Regulation (EU) No 575/2013 (hereinafter the 'CRR'); Annex V.Part 1.15</i>	
093	Equity instruments	<i>Part 2.4-5 of Annex II to Regulation (EC) No 25/2009</i>	
094	Debt securities	<i>Annex V.Part 1.24, 26</i>	
095	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>Article 42a(1), (4) of Directive 78/660/EEC (hereinafter the '4th Directive')</i>	
172	Equity instruments	<i>Part 2.4-5 of Annex II to Regulation (EC) No 25/2009</i>	
173	Debt securities	<i>Annex V.Part 1.24, 26</i>	
174	Loans and advances	<i>4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27</i>	
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive Article 42a(1); Article 42c (2)</i>	

		<i>References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')</i>	Carrying amount
			010
176	Equity instruments	<i>Part 2.4-5 of Annex II to Regulation (EC) No 25/2009</i>	
177	Debt securities	<i>Annex V.Part 1.24, 26</i>	
178	Loans and advances	<i>4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27</i>	
231	Non-trading debt instruments measured at a cost-based method	<i>BAD Articles 37.1, 42a(4)(b); Annex V.Part1.16</i>	
232	Debt securities	<i>Annex V.Part 1.24, 26</i>	
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
234	Other non-trading non-derivative financial assets	<i>BAD Articles 35-37; Annex V.Part 1.17</i>	
235	Equity instruments	<i>Part 2.4-5 of Annex II to Regulation (EC) No 25/2009</i>	
236	Debt securities	<i>Annex V.Part 1.24, 26</i>	
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
240	Derivatives – Hedge accounting	<i>4th Directive Article 42a(1), (5a); Article 42c(1)(a); IAS 39.9; Annex V. Part 1.19</i>	
260	Investments in subsidiaries, joint ventures and associates	<i>BAD Article 4.Assets(7)-(8); 4th Directive Article 17; Annex V. Part 2.4</i>	
270	Tangible assets	<i>BAD Article 4.Assets(10)</i>	
280	Property, Plant and Equipment		
290	Investment property		
300	Intangible assets	<i>BAD Article 4.Assets(9); Article 4(1)(115) of the CRR</i>	
310	Goodwill	<i>BAD Article 4.Assets(9); Article 4(1)(113) of the CRR</i>	
320	Other intangible assets	<i>BAD Article 4.Assets(9)</i>	

		<i>References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')</i>	Carrying amount
			010
330	Tax assets		
340	Current tax assets		
350	Deferred tax assets	<i>4th Directive Article 43(1)(11); Article 4(1)(106) of the CRR</i>	
360	Other assets	<i>Annex V.Part 2.5</i>	
380	TOTAL ASSETS	<i>BAD Article 4 Assets</i>	

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		

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
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		

1.3 EQUITY

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
010	Capital	<i>BAD Article 4.Liabilities(9), BAD Article 22</i>	
020	Paid-up capital	<i>BAD Article 4.Liabilities(9)</i>	
030	Unpaid capital which has been called up	<i>BAD Article 4.Liabilities(9)</i>	
040	Share premium	<i>BAD Article 4.Liabilities(10); 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>4th Directive Article 42a(5a); Annex V.Part 2.15</i>	
070	Other equity instruments issued	<i>Annex V.Part 2.16</i>	
080	Other equity	<i>Annex V.Part 2.17</i>	
190	Retained earnings	<i>BAD Article 4.Liabilities(13); Article 4(1)(123) of the CRR</i>	
200	Revaluation reserves	<i>BAD Article 4.Liabilities(12)</i>	
201	Tangible assets	<i>4th Directive Article 33(1)(c)</i>	
202	Equity instruments	<i>4th Directive Article 33(1)(c)</i>	
203	Debt securities	<i>4th Directive Article 33(1)(c)</i>	
204	Other	<i>4th Directive Article 33(1)(c)</i>	

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
205	Fair value reserves	<i>4th Directive Article 42a(1)</i>	
206	Hedge of net investments in foreign operations	<i>4th Directive Articles 42a(1), 42c(1)(b)</i>	
207	Hedging derivatives – cash flow hedges	<i>4th Directive Articles 42a(1), 42c(1)(a); CRR Article 30(a)</i>	
208	Hedging derivatives – other hedges	<i>4th Directive Articles 42a(1), 42c(1)(a)</i>	
209	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive Articles 42a(1), 42c(2)</i>	
210	Other reserves	<i>BAD Article 4 Liabilities(11)-(13)</i>	
215	Funds for general banking risks [if presented within equity]	<i>BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 1.38</i>	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>4th Directive Article 59.4; Annex V.Part 2.19</i>	
230	Other	<i>Annex V.Part 2.19</i>	
235	First consolidation differences	<i>Article 19(1)(c) of Directive 83/349/EEC (hereinafter the '7th Directive')</i>	
240	(-) Treasury shares	<i>4th Directive Article 9 C (III)(7), D(III)(2); Annex V.Part 2.20</i>	
250	Profit or loss attributable to owners of the parent	<i>BAD Article 4.Liabilities(14)</i>	
260	(-) Interim dividends	<i>CRR Article 26(2b)</i>	
270	Minority interests [Non-controlling interests]	<i>Article 21 of the 7th Directive</i>	
280	Accumulated Other Comprehensive Income	<i>Article 4(1)(100) of the CRR</i>	
290	Other items		
300	TOTAL EQUITY		
310	TOTAL EQUITY AND TOTAL LIABILITIES	<i>BAD Article 4.Liabilities</i>	

2 STATEMENT OF PROFIT OR LOSS

		<i>References National GAAP based on BAD</i>	Current period
			010
010	Interest income	<i>BAD Article 27.Vertical layout(1); Annex V.Part 2.21</i>	
090	(Interest expenses)	<i>BAD Article 27.Vertical layout(2); Annex V.Part 2.21</i>	
160	Dividend income	<i>BAD Article 27.Vertical layout(3); Annex V.Part 2.28</i>	
200	Fee and commission income	<i>BAD Article 27.Vertical layout(4)</i>	
210	(Fee and commission expenses)	<i>BAD Article 27.Vertical layout(5)</i>	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	<i>BAD Article 27.Vertical layout(6)</i>	
285	Gains or (-) losses on trading financial assets and liabilities, net	<i>BAD Article 27.Vertical layout(6)</i>	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	<i>BAD Article 27.Vertical layout(6)</i>	
300	Gains or (-) losses from hedge accounting, net	<i>4th Directive Article 42a(1) and (5a), Article 42c(1)(a)</i>	
310	Exchange differences [gain or (-) loss], net	<i>BAD Article 39</i>	
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD Article 27.Vertical layout(13)-(14)</i>	
330	Gains or (-) losses on derecognition of non financial assets, net		
340	Other operating income	<i>BAD Article 27.Vertical layout(7); Annex V. Part 2.141 143</i>	

		<i>References National GAAP based on BAD</i>	Current period 010
350	(Other operating expenses)	<i>BAD Article 27.Vertical layout(10); Annex V. Part 2.141-143</i>	
355	TOTAL OPERATING INCOME, NET		
360	(Administrative expenses)	<i>BAD Article 27.Vertical layout(8)</i>	
370	(Staff expenses)	<i>BAD Article 27.Vertical layout(8)(a)</i>	
380	(Other administrative expenses)	<i>BAD Article 27.Vertical layout(8)(b)</i>	
390	(Depreciation)		
400	(Property, Plant and Equipment)	<i>BAD Article 27.Vertical layout(9)</i>	
410	(Investment Properties)	<i>BAD Article 27.Vertical layout(9)</i>	
415	(Goodwill)	<i>BAD Article 27.Vertical layout(9)</i>	
420	(Other intangible assets)	<i>BAD Article 27.Vertical layout(9)</i>	
430	(Provisions or (-) reversal of provisions)		
440	(Commitments and guarantees given)	<i>BAD Article 27.Vertical layout(11)-(12)</i>	
450	(Other provisions)		
455	(Increases or (-) decreases of the fund for general banking risks, net)	<i>BAD Article 38.2</i>	
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	<i>BAD Article 35-37</i>	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	<i>BAD Article 27.Vertical layout(13)-(14)</i>	

		<i>References National GAAP based on BAD</i>	Current period 010
520	(Impairment or (-) reversal of impairment on non-financial assets)		
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

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

8 BREAKDOWN OF FINANCIAL LIABILITIES

8.1 BREAKDOWN OF FINANCIAL LIABILITIES BY PRODUCT AND BY COUNTERPARTY SECTOR

		References 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 I.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
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, 26	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					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost- based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V. Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
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)					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost- based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V, Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
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					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost- based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V. Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
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					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost- based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V. Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
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) (61) of the CRR	Article 4(1) (61) of the CRR					
390	Covered bonds	Article 129(1) of the CRR	Article 129(1) of the CRR					
400	Hybrid contracts	Annex V. Part 2.52(d)	IAS 39.10-11, AG27, AG29; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 9; Annex V. Part 2.52(d)					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
				Trading	At a cost- based method	Hedge accounting		
				4th Directive Article 42a(3); Annex V. Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1) (a)		
				034	035	037		
410	Other debt securities issued	Annex V. Part 2.52(e)	Annex V. Part 2.52(e)					
420	Convertible compound financial instruments		IAS 32.AG 31					
430	Non-convertible							
440	Other financial liabilities	Annex V. Part 1.32-34	Annex V. Part 1.32-34					
450	FINANCIAL LIABILITIES							

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 LIABILITIES	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 <i>National GAAP based on BAD</i>		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading <i>CRR Article 105</i>	Negative value. Trading <i>CRR Article 105</i>	Total Trading <i>Annex V.Part 2.70-71</i>	of which: sold <i>Annex V.Part 2.72</i>
				<i>022</i>	<i>025</i>	<i>030</i>	<i>040</i>
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						

By type of risk/By product or by type of market		References <i>National GAAP based on BAD</i>		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which:
				<i>CRR</i>	<i>CRR</i>	<i>Annex</i>	<i>Annex</i>
				<i>Article</i> <i>105</i>	<i>Article</i> <i>105</i>	<i>V.Part</i> <i>2.70-71</i>	<i>V.Part</i> <i>2.72</i>
				022	025	030	040
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						

By type of risk/By product or by type of market		References <i>National GAAP based on BAD</i>		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which:
				<i>CRR</i>	<i>CRR</i>	<i>Annex</i>	<i>of</i>
				<i>Article</i> <i>105</i> <i>022</i>	<i>Article</i> <i>105</i> <i>025</i>	<i>V.Part</i> <i>2.70-71</i> <i>030</i>	<i>Annex</i> <i>V.Part</i> <i>2.72</i> <i>040</i>
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>				

II DERIVATIVES — HEDGE ACCOUNTING

II.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

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

		References National GAAP based on BAD		Gross carrying amount		
					Performing	
					Not past due or Past due ≤ 30 days	
					010	020
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
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 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			

		References National GAAP based on BAD		Gross carrying amount		
					Performing	
					Not past due or Past due ≤ 30 days	
					010	020
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
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)			

		References National GAAP based on BAD		Gross carrying amount		
					Performing	
					Not past due or Past due ≤ 30 days	
					010	020
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
310	Households	Annex V. Part 1.35(f)	Annex V. Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (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), 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)			

		References National GAAP based on BAD		Gross carrying amount			
					Performing		
					Not past due or Past due ≤ 30 days		
					010	020	030
					Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
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, 58				
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)				

		References National GAAP based on BAD		Gross carrying amount		
					Performing	
					Not past due or Past due ≤ 30 days	
					010	020
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
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 EXPOSURES	Annex V. Part 2.55	Annex V. Part 2.55			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non- performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non- performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount			
				Performing		Non- performing	
				Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days		
				040	050		060
				<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>		<i>Annex V. Part 2. 145-162</i>
210	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>				
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>				
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>				
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>				
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>				
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>				
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>				
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>				
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>				
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>				
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>				

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

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
430	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V. Part 2.56, 59</i>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non- performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 145-162</i>
490	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
500	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
540	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V. Part 2.55</i>	<i>Annex V. Part 2.55</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			

		References National GAAP based on BAD		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159
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)			

		References National GAAP based on BAD		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (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), 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)			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
430	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			

		References National GAAP based on BAD		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past- due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159
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 EXPOSURES	Annex V. Part 2.55	Annex V. Part 2.55			

		References National GAAP based on BAD		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1) (95) of the CRR</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		References National GAAP based on BAD		Gross carrying amount		
				Non-performing		
				Past due > 1 year 100 <i>Annex V. Part 2. 159</i>	Of which: defaulted 110 <i>CRR Article 178; Annex V. Part 2.61</i>	Of which: impaired 120 <i>Article 4(1) (95) of the CRR</i>
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
210	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year 100 <i>Annex V. Part 2. 159</i>	Of which: defaulted 110 <i>CRR Article 178; Annex V. Part 2.61</i>	Of which: impaired 120 <i>Article 4(1) (95) of the CRR</i>
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			

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

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year 100 <i>Annex V. Part 2. 159</i>	Of which: defaulted 110 <i>CRR Article 178; Annex V. Part 2.61</i>	Of which: impaired 120 <i>Article 4(1) (95) of the CRR</i>
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
430	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V. Part 2.56, 59</i>	<i>CRR Annex I; Annex V. Part 2.56, 59</i>			
490	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
500	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year 100 <i>Annex V. Part 2. 159</i>	Of which: defaulted 110 <i>CRR Article 178; Annex V. Part 2.61</i>	Of which: impaired 120 <i>Article 4(1) (95) of the CRR</i>
520	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
540	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V. Part 2.55</i>	<i>Annex V. Part 2.55</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non- performing exposures
				130 <i>Annex V. Part 2. 46</i>	140 <i>Annex V. Part 2. 161</i>	150 <i>Annex V. Part 2. 161</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non- performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
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 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)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non- performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
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 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)			

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

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non- performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
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 EXPOSURES	Annex V. Part 2.55	Annex V. Part 2.55			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				<i>on non-performing exposures</i>		
				<i>Unlikely to pay that are not past-due or past-due < 90 days 160 Annex V. Part 2. 159,161</i>	<i>Past due > 90 days <= 180 days 170 Annex V. Part 2. 159,161</i>	<i>Past due > 180 days <= 1 year 180 Annex V. Part 2. 159,161</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <i>on non-performing exposures</i>		
				<i>Unlikely to pay that are not past-due or past-due < 90 days 160</i>	<i>Past due > 90 days <= 180 days 170</i>	<i>Past due > 180 days <= 1 year 180</i>
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					

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

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				<i>on non-performing exposures</i>		
				<i>Unlikely to pay that are not past-due or past-due < 90 days 160 Annex V. Part 2. 159,161</i>	<i>Past due > 90 days <= 180 days 170 Annex V. Part 2. 159,161</i>	<i>Past due > 180 days <= 1 year 180 Annex V. Part 2. 159,161</i>
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b) (c)</i>			
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b) (c)(d)(e)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				<i>on non-performing exposures</i>		
				<i>Unlikely to pay that are not past-due or past-due < 90 days 160 Annex V. Part 2. 159,161</i>	<i>Past due > 90 days <= 180 days 170 Annex V. Part 2. 159,161</i>	<i>Past due > 180 days <= 1 year 180 Annex V. Part 2. 159,161</i>
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V. Part 2.56-57</i>			
350	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
360	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				<i>on non-performing exposures</i>		
				<i>Unlikely to pay that are not past-due or past-due < 90 days 160</i>	<i>Past due > 90 days <= 180 days 170</i>	<i>Past due > 180 days <= 1 year 180</i>
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
430	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
470	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			

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

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures		Collateral received and financial guarantees received	
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures	
				190	200	210	
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162	
010	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)				

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

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non- performing exposures	Collateral received and financial guarantees received	
				<i>Past due > 1 year</i>	<i>Collateral received on non- performing exposures</i>	<i>Financial guarantees received on non- performing exposures</i>
				190	200	210
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					

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

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non- performing exposures	Collateral received and financial guarantees received	
				<i>Past due > 1 year</i>	<i>Collateral received on non- performing exposures</i>	<i>Financial guarantees received on non- performing exposures</i>
				190	200	210
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
310	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b) (c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c);</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non- performing exposures	Collateral received and financial guarantees received	
				<i>Past due > 1 year</i>	<i>Collateral received on non- performing exposures</i>	<i>Financial guarantees received on non- performing exposures</i>
				190	200	210
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c) (d)(e); 14 (b)(c) (d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	Loan commitments given	<i>CRR Annex I; Annex V. Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V. Part 2.56-57</i>			
350	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
360	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non- performing exposures	Collateral received and financial guarantees received	
				<i>Past due > 1 year</i>	<i>Collateral received on non- performing exposures</i>	<i>Financial guarantees received on non- performing exposures</i>
				190	200	210
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
380	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
400	Households	<i>Annex V. Part 1.35(f)</i>	<i>Annex V. Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V. Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			
420	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
430	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			

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

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non- performing exposures	Collateral received and financial guarantees received	
				Past due > 1 year	Collateral received on non- performing exposures	Financial guarantees received on non- performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
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 EXPOSURES	Annex V. Part 2.55	Annex V. Part 2.55			

19 INFORMATION ON FORBORNE EXPOSURES

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
						Instruments with modifications in their terms and conditions
				010	020	030
				Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
130	Of which: Small and Mediumized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions		
				010	020	030
				Annex V. Part 2. 45, 109, 163- 182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
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 AMOR TISED 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			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		
						Instruments with modifications in their terms and conditions
				010	020	030
				Annex V. Part 2. 45, 109, 163- 182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
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			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non- performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	
				Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162
010	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
130	Of which: Small and Medium- sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non- performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	060
				Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162
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)			

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

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

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				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
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)			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				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
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			

		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
				Non-performing exposures with forbearance measures		
				of which: Impaired	of which: Forbearance of non- performing exposures	
				100	110	
						Article 4(1) (95) of the CRR
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)			

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

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions
				Non-performing exposures with forbearance measures		
				of which: Impaired	of which: Forbearance of non- performing exposures	
				100	110	
				Article 4(1) (95) of the CRR	Annex V. Part 2. 172(a), 157	
				Annex V. Part 2. 46, 183		
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			

		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	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non- performing exposures		
				100	110		120
				Article 4(1) (95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
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				

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

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
				on performing exposures with forbearance measures		on non-performing exposures with forbearance measures		
						Instruments with modifications in their terms and conditions		
						130	140	150
						Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)					
140	Of which: Commercial real estate							
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)					
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							
180	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)					

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures		
					Instruments with modifications in their terms and conditions		
					130	140	150
					Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
240	Non-financial corporations	Annex V. Part 1.35(e)	Annex V. Part 1.35(e)				
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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				

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non- performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				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)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				Annex V, Part 2. 164 (b), 179-183	Annex V, Part 2. 162	Annex V, Part 2. 162
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					

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non- performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
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)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non- performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
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			

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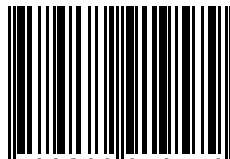
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