



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

EN

ECB-PUBLIC

REGULATION (EU) 2015/[XX*] OF THE EUROPEAN CENTRAL BANK

of 17 March 2015

on reporting of supervisory financial information

(ECB/2015/13)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

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

.

Whereas:

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

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

1 OJ L 287, 29.10.2013, p. 63.

2 OJ L 141, 14.5.2014, p. 1.

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

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

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

- (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.
- (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

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

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

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 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.

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).

- (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 pursuant to Article 4(3) of Regulation (EU) No 1024/2013 and in line with the procedure of Articles 26(7) and 26(8) of Regulation (EU) No 1024/2013,

HAS ADOPTED THIS REGULATION:

Title I

Subject matter and definitions

Article 1

Subject matter and general principles

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

- (e) ~~significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State;~~
- (c) institutions on an individual basis and significant supervised groups/branches;
- (d) significant credit institutions regarding subsidiaries established in a non-participating Member State or a third country;
- (e) less significant ~~supervised groups~~credit institutions applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013, ~~including any sub-group thereof;~~
- (f) less significant ~~supervised groups~~credit institutions, other than those referred to in point (e), which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, ~~including any sub-group thereof;~~
- (g) less significant ~~supervised entities, including~~credit institutions on an individual basis and less significant 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~~credit institutions that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Article 7 or 10 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information ~~in accordance with this Regulation~~on an individual basis in accordance with this Regulation. Where credit institutions do not report supervisory financial information on an individual basis in accordance with this paragraph, NCAs shall submit to the ECB any template specified in Annex III or IV of Implementing Regulation (EU) No 680/2014 that they collect in relation to these credit institutions.
3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(5) of Regulation (EU) No 575/2013, those institutions shall comply also on a sub-consolidated basis with the requirements laid down in this Regulation on a ~~sub~~-consolidated basis.
- 3a. Where parent institutions apply an individual consolidation method in accordance with Article 9(1) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on an individual basis applying only the individual consolidation method.
4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.
5. This Regulation shall not affect the accounting standards applied by supervised ~~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/entities on an individual or entity/consolidated basis 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~~Significant and less significant branches may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.

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;~~~~[deleted];~~
- (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.
- (6) 'significant credit institution' means a credit institution which has the status of a significant supervised entity;
- (7) 'less significant credit institution' means a credit institution which does not have the status of a significant supervised entity;
- (8) 'significant branch' means a branch which has the status of a significant supervised entity and is established in a participating Member State by a credit institution established in a non-participating Member State;
- (9) 'less significant branch' means a branch which does not have the status of a significant supervised entity and is established in a participating Member State by a credit institution established in a non-participating Member State.

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 ~~48~~12 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~~

Title II

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

Chapter I

~~Significant supervised groups~~Reporting on a consolidated basis

Article 4

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

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant ~~supervised groups~~credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis. ~~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~~credit institutions applying national accounting frameworks on a consolidated basis based on Directive 86/635/EEC

In accordance with Article 99(6) of Regulation (EU) No 575/2013, significant ~~supervised groups~~credit institutions, other than those referred to in Article 4, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, ~~including any sub-group thereof,~~ shall report

supervisory financial information on a consolidated basis as provided for in Articles 2, 3 and 11 of Implementing Regulation (EU) No 680/2014 ~~on a consolidated basis~~.

Chapter II

Significant supervised entities Reporting on an individual basis

Article 6

Format and frequency of reporting on an individual basis

for ~~entities~~**credit institutions** which are not part of a significant supervised group **and for significant branches**

1. Significant ~~supervised entities which are not part of a significant supervised group~~**credit institutions** applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, **and which are not part of a significant supervised group** shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to ~~branches established in a participating Member State by a credit institution established in a non-participating Member State~~**significant branches**.
2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of ~~Implementing Regulation (EU) No 680/2014~~, **including information specified in template 40.1 of Annex III to that Regulation**, and shall take place with the frequency specified in that Article.
3. Significant ~~supervised entities~~**credit institutions**, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks based on Directive 86/635/EEC, ~~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. **This shall also apply to significant branches**.
4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Implementing Regulation (EU) No 680/2014, **including information specified in template 40.1 of Annex IV to that Regulation**, and shall take place with the frequency specified in that Article.
5. The information specified in paragraphs 2 and 4 above shall only include information related to:
 - (a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;
 - (b) off-balance sheet exposures and activities in which the supervised entity is involved;
 - (c) transactions other than those specified in points (a) and (b) performed by the supervised entity;
 - (d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are 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.
7. As an exception to paragraphs 2 and 4, significant credit institutions which are not part of a significant supervised group shall only report the information specified in templates 17.1, 17.2, 17.3 in Part 1 of Annex III and Part 1 of Annex IV, and in template 40.2 in Part 4 of Annex III and Part 4 of Annex IV to Implementing Regulation (EU) No 680/2014 if they prepare consolidated financial statements.
8. As an exception to paragraphs 2 and 4, significant branches shall not be required to report the information specified in templates 17.1, 17.2, 17.3 in Part 1 of Annex III and Part 1 of Annex IV and in templates 40.1 and 40.2 in Part 4 of Annex III and Part 4 of Annex IV to Implementing Regulation (EU) No 680/2014.

Article 7

Format and frequency of reporting on an individual basis

for entities credit institutions which are part of a significant supervised group

1. Significant ~~supervised entities~~ credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. Supervisory financial reporting by ~~such entities~~ these credit institutions shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
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~~ credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a significant supervised group shall report supervisory financial information to the relevant NCA.
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~~ credit institutions and significant branches

1. The information concerning significant ~~supervised entities~~ credit institutions and significant branches 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~~ credit institutions 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~~ credit institutions and significant branches specified in Articles 6 and 7 by close of business on the following remittance dates:
 - (a) for significant ~~supervised entities~~ credit institutions which are not part of a significant supervised group, ~~— and significant branches,~~ the ~~40th~~ 10th working day following the ~~reference date~~ remittance dates referred to which it relates; in Article 3 of Implementing Regulation (EU) No 680/2014;
 - (b) for significant ~~supervised entities~~ credit institutions which are part of a significant supervised group, the ~~55th~~ 25th working day following the ~~reference date~~ remittance dates referred to which it relates in Article 3 of Implementing Regulation (EU) No 680/2014.
5. NCAs shall decide when ~~supervised entities~~ significant credit institutions and significant branches have to report supervisory financial information in order for them to meet these deadlines.

Chapter III

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

Article 9

Format and frequency of reporting

by significant ~~supervised groups~~ credit institutions 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~~ Supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country ~~is~~ shall be reported ~~on an individual basis to~~ in the relevant NCAs ~~as follows~~ following manner:
 - (a) ~~for significant supervised groups~~ Significant credit institutions applying IFRS ~~under on a consolidated basis in accordance with~~ Regulation (EC) No 1606/2002 ~~either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they, including those that~~ apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, ~~at~~ shall ensure that the supervisory financial information specified in paragraph 1 of Annex II is submitted on an individual basis to the highest level of consolidation within a relevant NCA in respect of subsidiaries established in a non-participating Member State, or a third country. The 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~~ Significant credit institutions, other than those referred to ~~above in point a,~~ which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC ~~at,~~ shall ensure that the supervisory financial information specified in paragraph 2 of Annex II is submitted on an individual basis to the highest level of consolidation within a relevant NCA in respect of subsidiaries established in a non-participating Member State, or a third country. The 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.
- 1a. Where more than one credit institution within a supervised group applies prudential requirements on a consolidated basis, paragraph 1 shall apply only to the credit institution established in a participating Member State and at the highest level of consolidation.
2. ~~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 asset value of EUR 3 billion or less ~~shall not be reported.~~ For this purpose, the total value of the assets shall be determined on the basis of the ~~criteria provided in Part IV Title 3 of Regulation (EU) No 468/2014 (ECB/2014/17).~~

~~When an update of the list of supervised entities, prudential reporting 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 applicable law. If the total value of the assets cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.~~

3. ~~The information shall be reported in accordance with paragraph 1 ~~on~~from the first next reporting reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that for quarterly reporting where the total value of the assets of a subsidiary exceeds EUR 3 billion on two consecutive reporting reference dates for quarterly reporting. Reporting in accordance with paragraph 1 is not required from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary is below or equal to EUR 3 billion, 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, on three consecutive reporting reference dates for quarterly reporting.~~

Article 10

Reference dates and remittance dates

for reporting by significant ~~supervised groups~~ credit institutions in respect of subsidiaries established in a non-participating Member State or a third country

1. The information specified in Article 9 shall be collected with the same reference dates as supervisory financial information concerning the related significant ~~supervised group credit institutions reporting on a consolidated basis.~~ Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the 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~~ 25th working day following the ~~reference date~~ remittance dates referred to which it relates in Article 3 of Implementing Regulation (EU) No 680/2014.
3. NCAs shall decide when ~~supervised entities~~ credit institutions have to report supervisory financial information in order for them to meet this deadline.

Title III

~~Less Reporting by less significant supervised groups credit institutions on a consolidated and entities~~

~~Chapter I~~

~~Lesson on an individual basis and by less significant supervised groups branches on an individual basis~~

Chapter I

Reporting on a consolidated basis

Article 11

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

1. Less significant ~~supervised groups credit institutions~~ applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013, ~~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 credit institutions~~, other than those referred to in paragraph 1, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information to the relevant NCA on a consolidated basis. That supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
5. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
6. As an exception to paragraphs 4 and 5 supervisory financial reporting concerning less significant ~~supervised groups credit institutions~~ the assets of which have a total value, on a consolidated basis, of EUR 3 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraph 4 of this Article. For this purpose, the total value of the assets of ~~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)-credit institutions, on a consolidated basis, shall be determined on the basis of the prudential consolidated reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential consolidated reporting, it shall be determined on the basis of the most recent audited consolidated annual accounts, and if those annual accounts are not available, on the basis of the consolidated annual accounts prepared in accordance with applicable national accounting laws.~~

7. ~~When an update of~~Less significant credit institutions shall start reporting information in accordance with paragraphs 4 and 5 from 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 next reporting reference date for quarterly reporting where the total value of the assets of a less significant supervised group credit institution exceeds, on a consolidated basis, EUR 3 billion, that group on two consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start to report reporting 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~~paragraph 6 where the total value of the assets of a less significant supervised group credit institution 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, on a consolidated basis, EUR 3 billion, on three consecutive reporting reference dates for quarterly reporting.
8. The information specified in paragraphs 2, 3, 4, 5, and 6 shall be reported as provided for in Article 6(5) of this Regulation.
9. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 4, 5, and 6 as part of a broader reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 12

Reference dates and remittance dates

for less significant supervised ~~groups~~ credit institutions

1. The information ~~concerning~~reported by less significant supervised ~~groups~~ credit institutions on a consolidated basis 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~~ credit institutions are permitted by NCAs to report their supervisory financial information on a consolidated basis 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,~~ credit institutions established in a participating Member State and reporting on a consolidated basis, at the 55th highest level of consolidation, the 25th working day following the reference date ~~remittance dates referred to which it relates;~~ in Article 3 of Implementing Regulation (EU) No 680/2014;
 - (aa) for less significant ~~supervised groups~~ credit institutions reporting on a ~~sub-~~consolidated basis ~~pursuant to Article 1(3), other than in point (a), the 65th~~ 35th working day following the ~~reference date to which it relates~~ remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.
5. NCAs shall decide when ~~supervised entities~~ credit institutions have to report supervisory financial information in order for them to meet these deadlines.

Chapter II

~~Less significant supervised entities~~ Reporting on an individual basis

Article 13

Format and frequency of reporting on an individual basis

for less significant ~~supervised entities~~ credit institutions which are not part of a group and for less significant branches

1. Less significant ~~supervised entities~~ credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and ~~–which are not part of a supervised group, 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. This shall also apply to less significant branches.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant ~~supervised entities~~credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and which are not part of a supervised group, ~~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. This shall also apply to less significant branches.
5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. Paragraphs 2, 3, 5 and 6 shall be subject to the following exceptions:
 - (a) supervisory financial reporting concerning less significant 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 a less significant branch shall not report~~ 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~~less significant credit institution and less significant branch shall be ~~the value used for determining whether or not a supervised entity is significant~~determined on the basis of ~~its size, the prudential reporting~~ 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 applicable law. If the total value of the assets of a less significant supervised entity exceeds EUR 3 billion, that entity credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws. If the total value of the assets of a less significant branch cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of statistical data reported pursuant to Regulation (EU) No 1071/2013 of the European Central Bank⁹.~~

⁹ Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

9. ~~Less significant credit institutions and less significant branches shall start to report~~ reporting information in accordance with paragraphs 2, 3, 5 and 6 ~~on from~~ the ~~first~~ next reporting reference date ~~which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that~~ for quarterly reporting where the total value of the assets of a less significant supervised entity is below or equal to EUR 3 billion, that entity credit institution or a less significant branch exceeds EUR 3 billion on two consecutive reporting reference dates for quarterly reporting. ~~Less significant credit institutions and less significant branches shall start to report~~ reporting information in accordance with paragraph 7 ~~on the first reference date which occurs after the publication of the updated list of supervised entities, where the total value of the assets of a less significant credit institution or a less significant branch is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.~~
10. The information specified in paragraphs 2, 3, 5, 6, and 7 shall be reported as provided for in Article 6(5) of this Regulation.
11. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 14

Format and frequency of reporting on an individual basis

for ~~entities~~ credit institutions which are part of a less significant supervised group

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

6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting of less significant ~~supervised entities~~credit institutions 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).~~less significant credit institution shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.
8. ~~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~~Less significant ~~supervised entity exceeds EUR 3 billion, that entity~~credit institutions shall start ~~to report~~reporting information in accordance with paragraphs 2, 3, 5 and 6 ~~enfrom~~ the first~~next~~ reporting reference date ~~which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that~~for quarterly reporting where the total value of the assets of a less significant ~~supervised entity is below or equal to EUR 3 billion, that entity~~credit institution exceeds EUR 3 billion on two consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start ~~to report~~reporting information in accordance with paragraph 7 ~~on the first reference date which occurs after the publication of the updated list of supervised entities.~~where the total value of the assets of a less significant credit institution is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.
9. The information specified in paragraphs 2, 3, 5, 6 and 7 shall be reported as provided for in Article 6(5) of this Regulation.
10. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 15

Reference dates and remittance dates for less significant ~~supervised entities~~credit institutions and less significant branches

1. The information concerning less significant ~~supervised entities~~credit institutions and less significant branches 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~~ credit institutions are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the 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~~ credit institutions and less significant branches specified in Articles 13 and 14 by close of business on the following remittance dates:
 - (a) for less significant ~~supervised entities~~ credit institutions which are not part of a supervised group and less significant branches, the ~~55th~~ 25th working day following the ~~reference date~~ remittance dates referred to which it relates in Implementing Regulation (EU) No 680/2014;
 - (b) for less significant ~~supervised entities~~ credit institutions which are part of a less significant supervised group, the ~~65th~~ 35th working day following the ~~reference date~~ remittance dates referred to which it relates in Implementing Regulation (EU) No 680/2014.
 5. NCAs shall decide when ~~supervised entities~~ less significant credit institutions and less significant branches 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.~~

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~~ credit institutions reporting on a consolidated basis;
- (b) less significant ~~supervised entities~~ credit institutions and less significant branches reporting on an individual basis.

Article 19

Transitional provisions

Decisions taken by NCAs regarding the reporting by significant credit institutions, on a consolidated basis, and by supervised groups and entities, on an individual basis, 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

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.
 - 2a. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:
 - (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;
 - (b) the information specified in template 11.2 or the information specified in template 11.1 from Annex IV to Implementing Regulation (EU) No 680/2014;
 - (c) the information specified in template 12 or the information specified template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014; and
 - (d) the information specified in template 16.4 or the information specified in template 16.3 from Annex IV to Implementing Regulation (EU) No 680/2014.
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 credit institutions reporting on a consolidated basis.~~ Template 40.1 in Table 1 and 2 is provided for ~~supervised groups credit institutions reporting on a consolidated basis~~ and ~~supervised entities credit institutions~~ that are not part of a group reporting on an individual basis.
5. For the purpose of calculating the threshold mentioned in Part 2 of Tables 1 and 2 in this Annex, Article 5(a)(4) of Implementing Regulation (EU) 680/2014 applies.

Table 1

Template number	Name of the template or of the group of templates
PART 1 [QUARTERLY FREQUENCY]	
Balance sheet statement [Statement of financial position]	
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	Statement of profit or loss

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

Template number	Name of the template or of the group of templates
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 <u>and trading financial assets and trading financial liabilities</u> by instrument Reconciliation between accounting and CRR scope of consolidation: balance Sheet<u>Balance sheet</u>
17.1	Reconciliation between accounting and CRR scope of consolidation: assets <u>Assets</u>
17.2	Reconciliation between accounting and CRR scope of consolidation: off <u>Off</u> -balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities <u>Liabilities</u>
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

Template number	Name of the template or of the group of templates
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
<u>4.2.1</u>	<u>Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss</u>
<u>4.2.2</u>	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
<u>4.3.1</u>	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets <u>at fair value through other comprehensive income</u>
<u>4.4.1</u>	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments <u>financial assets at amortised cost</u>
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 <u>non-derivative financial assets</u> 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
<u>5.1</u>	Breakdown of <u>non-trading</u> loans and advances by product
<u>6.1</u>	Breakdown of loans and advances <u>other than held for trading</u> 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

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

Template number	Name of the template or of the group of templates
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities <u>Liabilities</u>
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'

Over-simplified supervisory financial reporting

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

Table 3

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance sheet statement [Statement of financial position]
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet Statement: equity
2	Statement of profit or loss
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
<u>4.2.1</u>	<u>Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss</u>
<u>4.2.2</u>	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
<u>4.3.1</u>	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets <u>at fair value through other comprehensive income</u>
<u>4.4.1</u>	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments <u>financial assets at amortised cost</u>
4.5	Subordinated financial assets
<u>5.1</u>	Breakdown of <u>non-trading</u> loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments

9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives – trading and economic hedges Derivatives – hedge accounting
11.1	Derivatives - hedge accounting: breakdown by type of risk and type of hedge
12.1	Movements in allowances and provisions 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.

3. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:

(e) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;

(f) the information specified in template 11.2 or the information specified in template 11.1 from Annex IV to Implementing Regulation (EU) No 680/2014;

(g) the information specified in template 12 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014.

Table 4

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

Template number	Name of the template or of the group of templates
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
<u>4.2.1</u>	<u>Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss</u>
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets <u>at fair value through other comprehensive income</u>
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments <u>financial assets at amortised cost</u>
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 <u>non-derivative financial assets</u> 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
<u>5.1</u>	Breakdown of <u>non-trading</u> 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
<u>9.1</u>	<u>Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given</u>
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives – <u>trading and economic hedges</u>
-	<u>Hedge accounting</u>

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

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

Supervisory financial reporting data points

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